

Figure 1

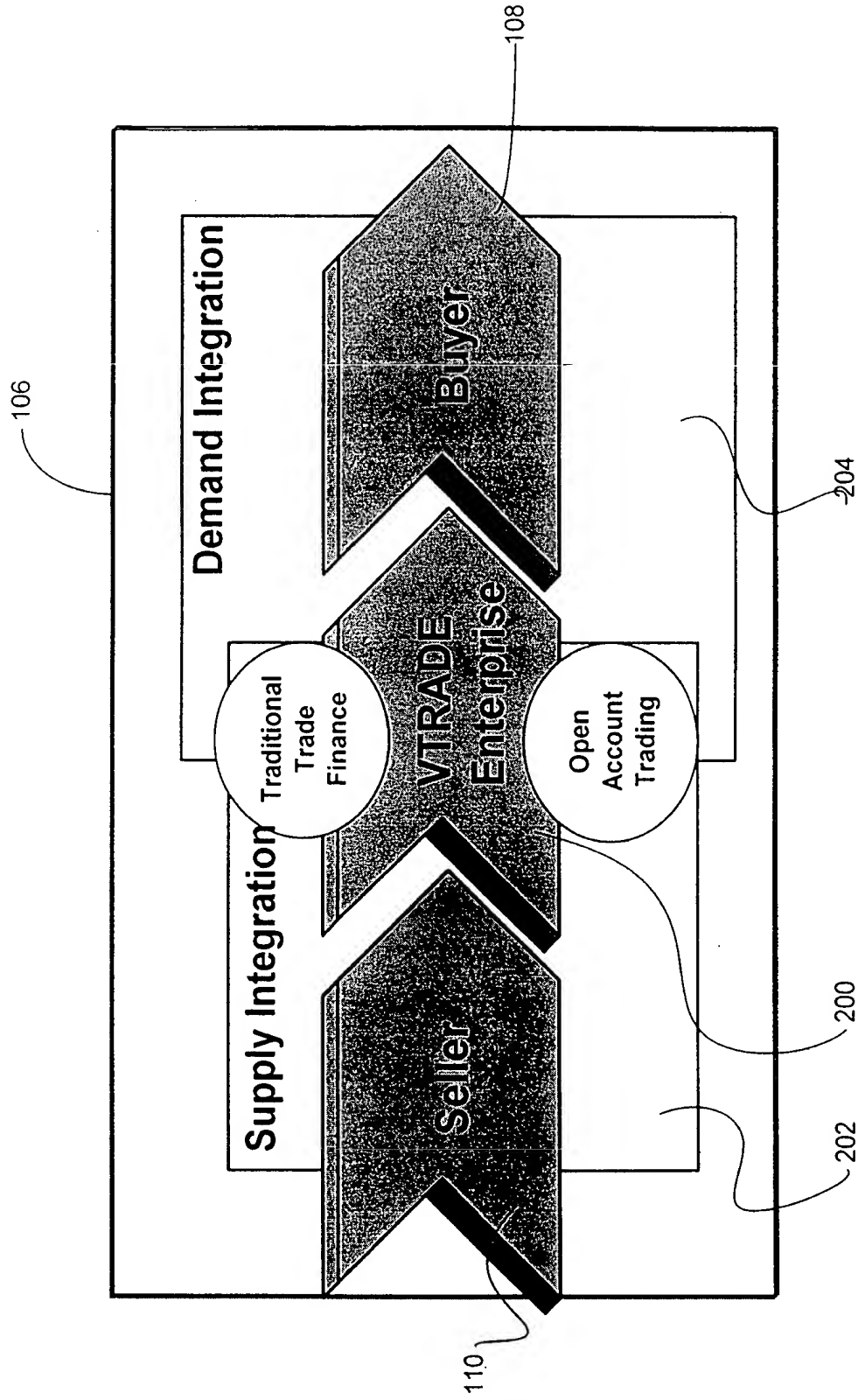


Figure 2

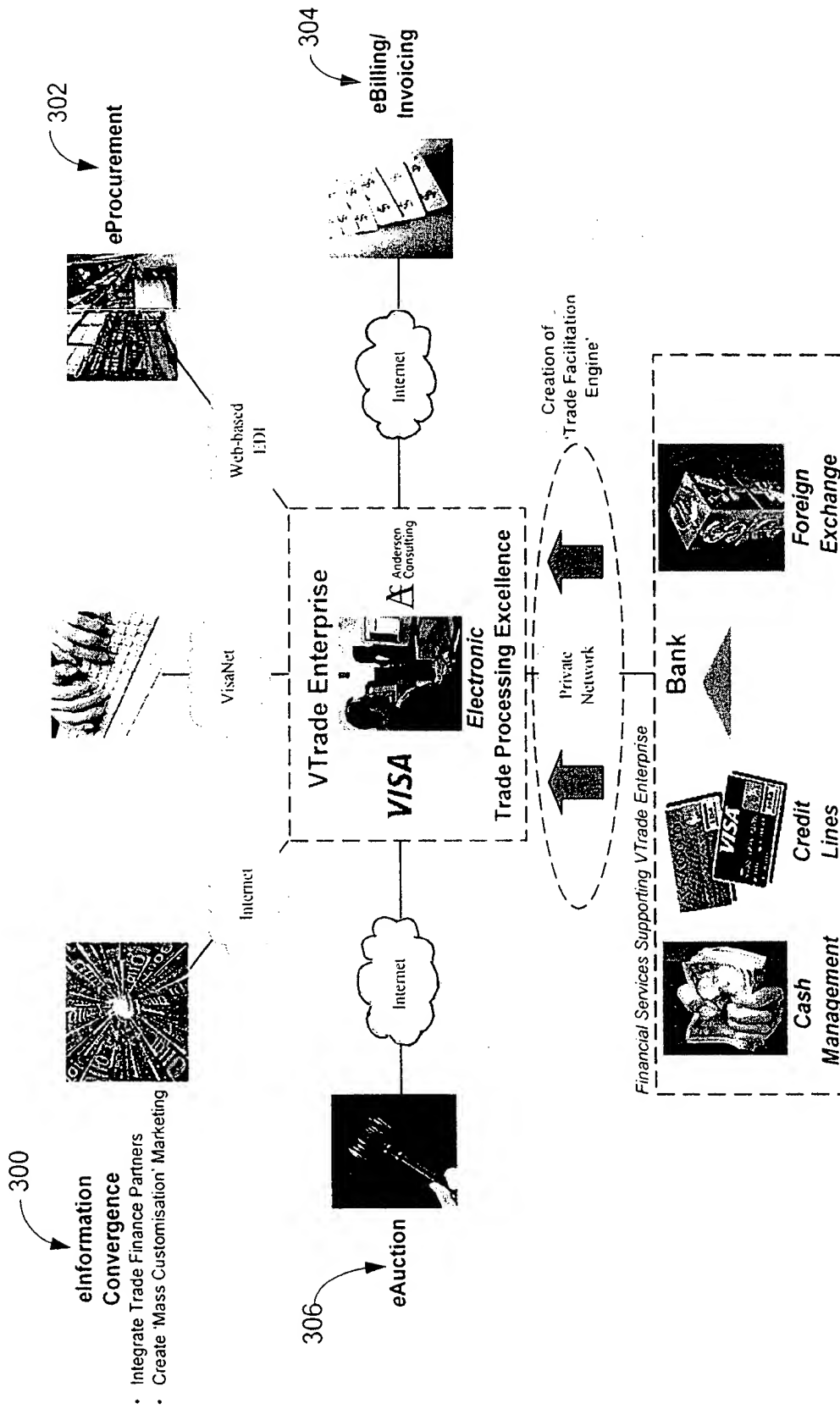


Figure 3

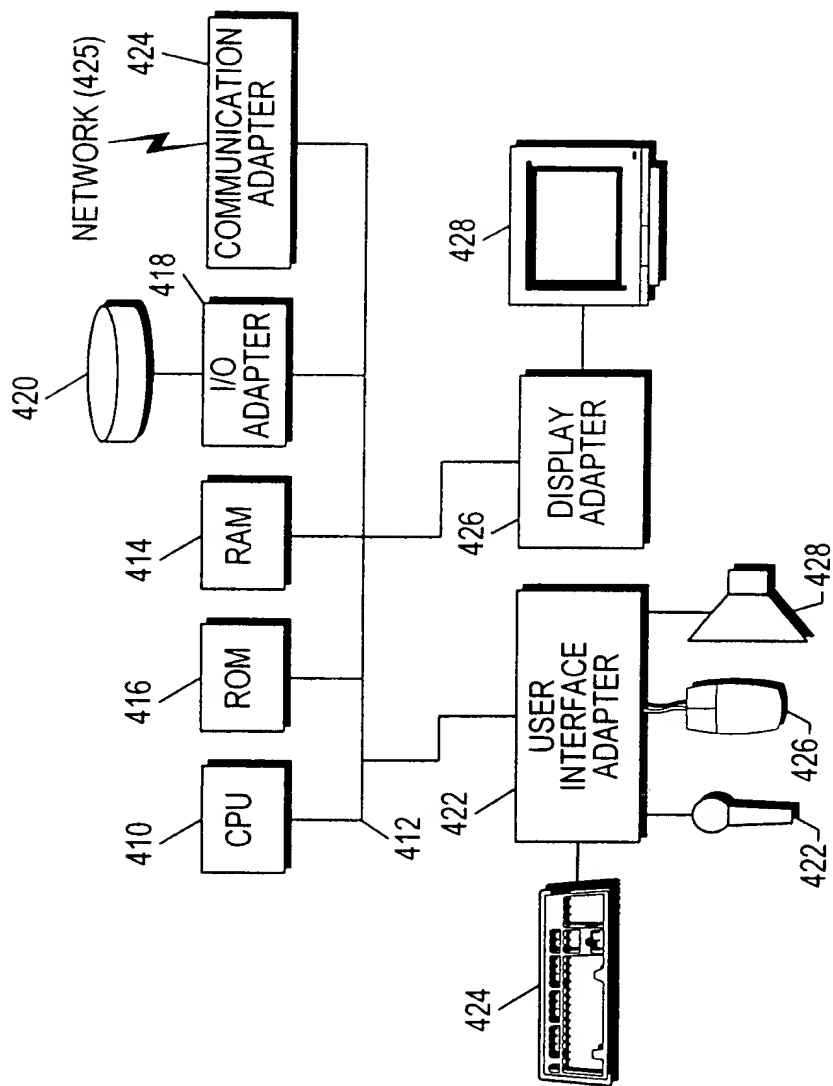
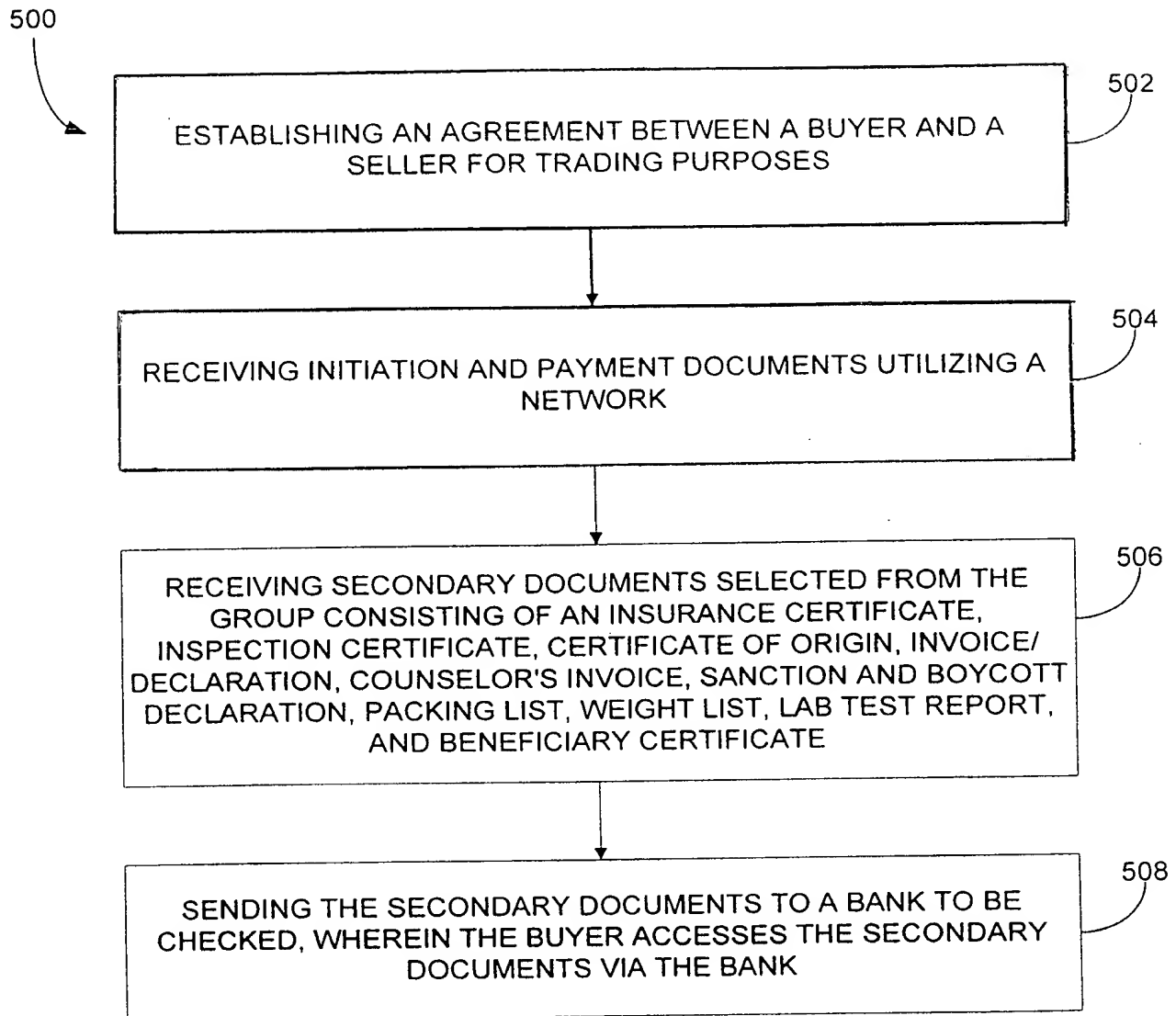


Figure 4

## Replacement Sheet



**Figure 5**

# Replacement Sheet

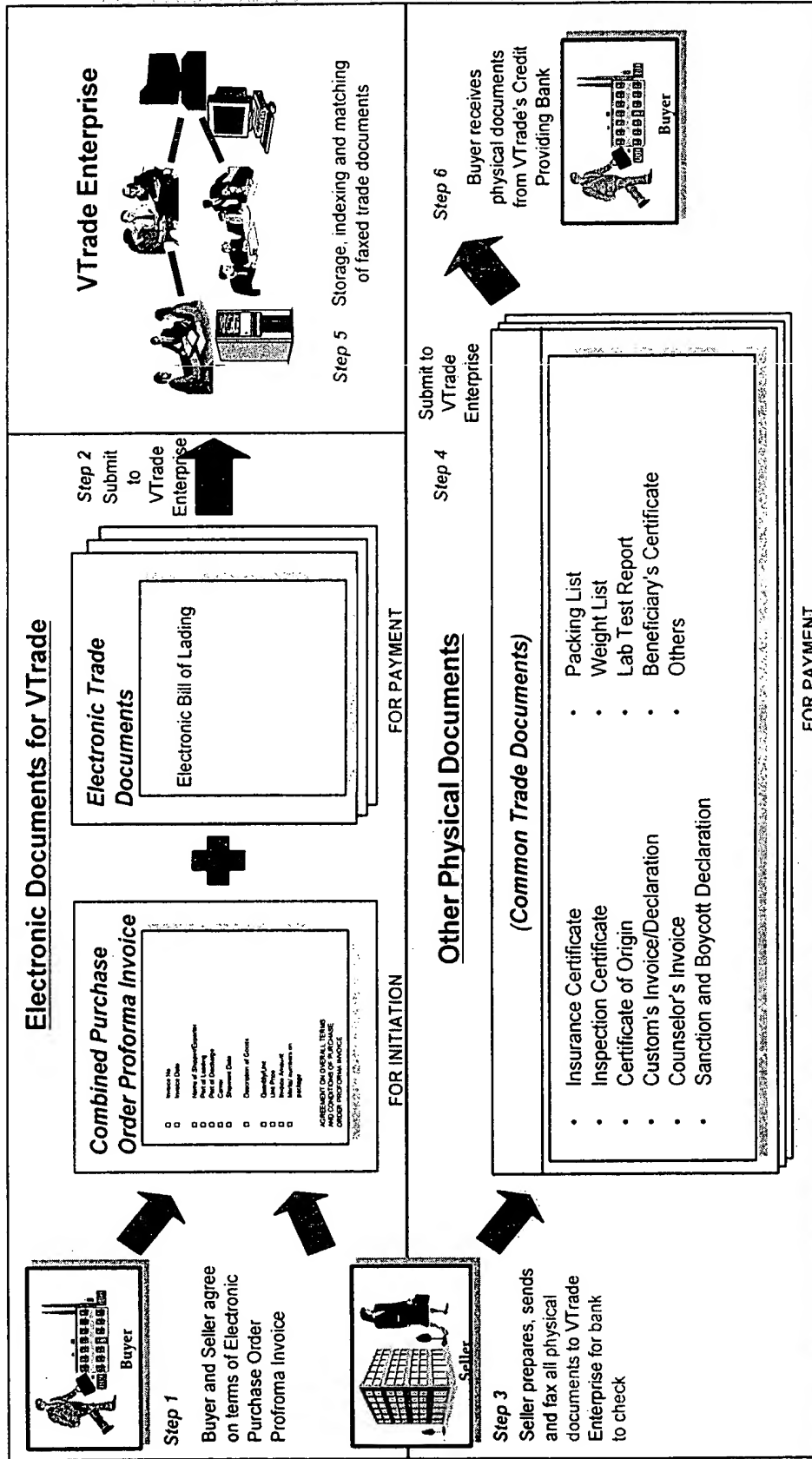


Figure 6

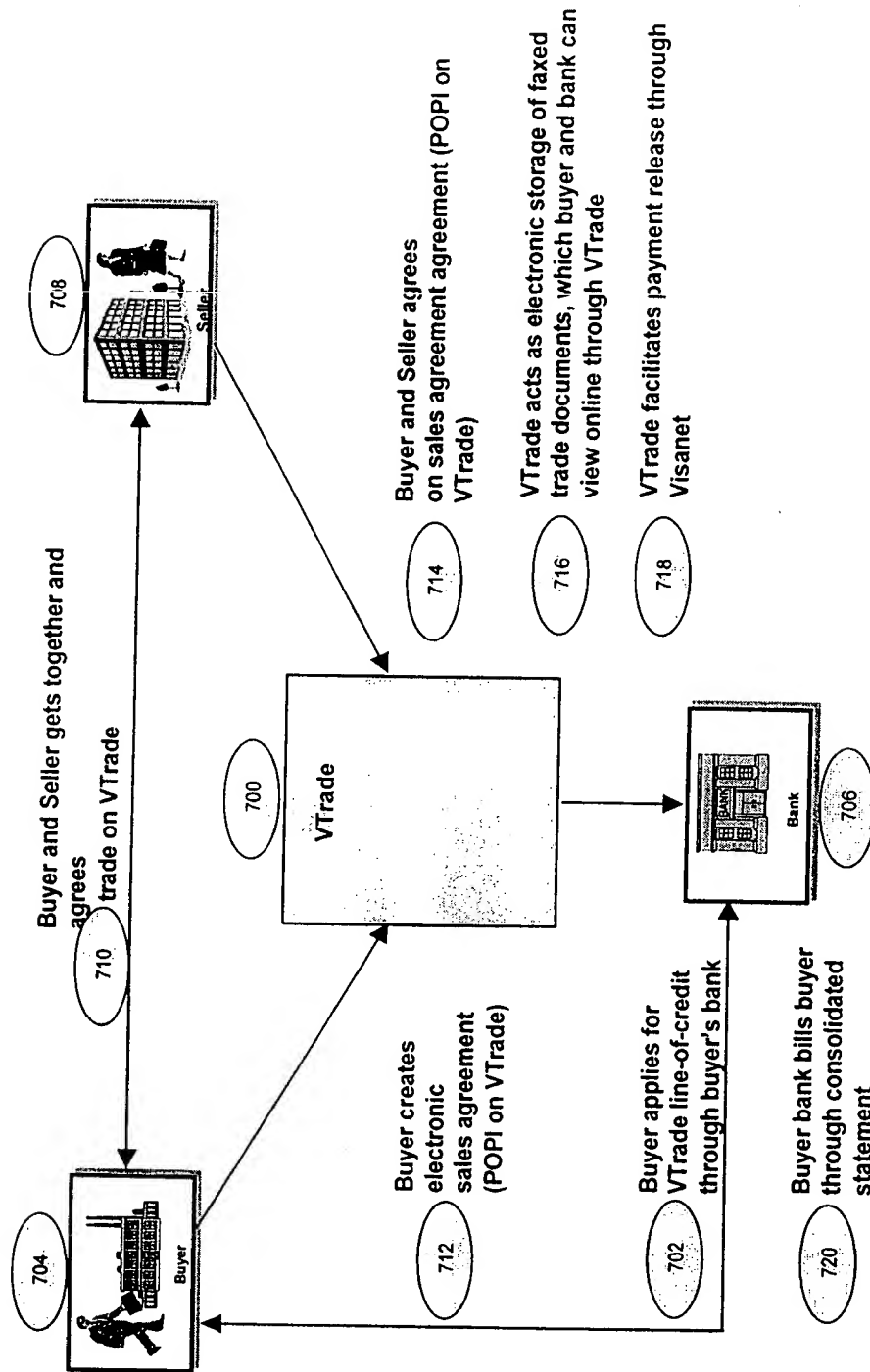


Figure 7

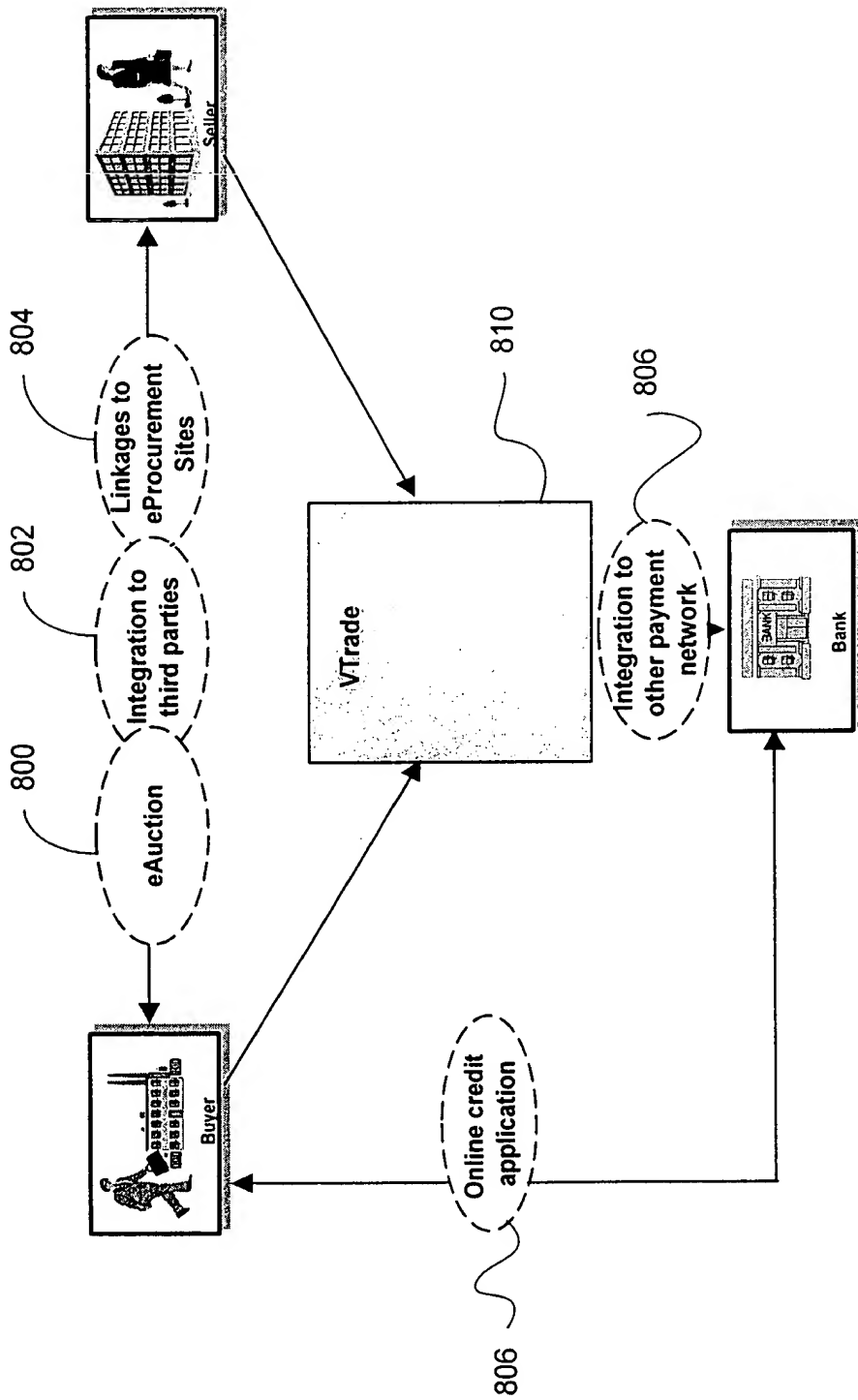


Figure 8



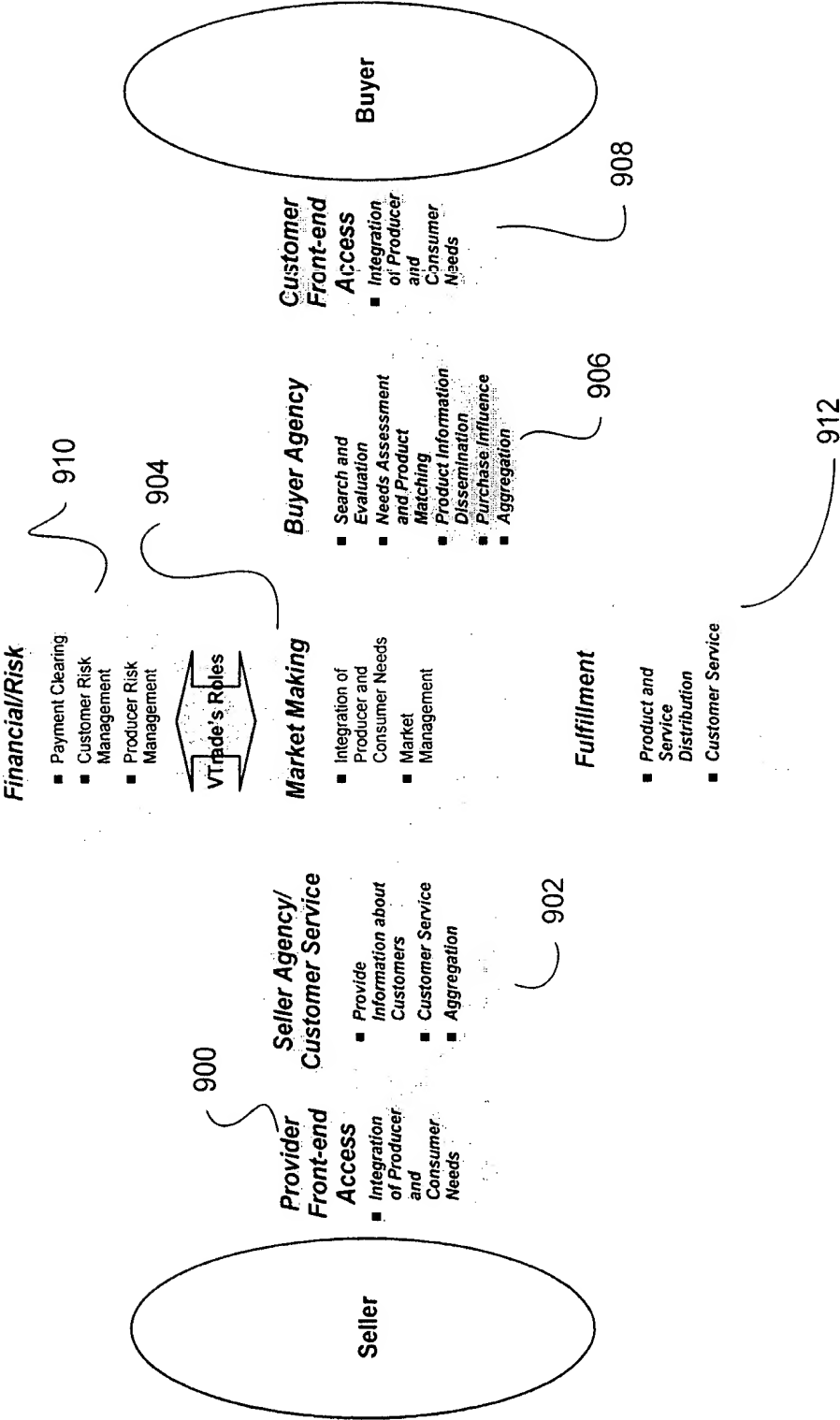


Figure 9

Replacement Sheet

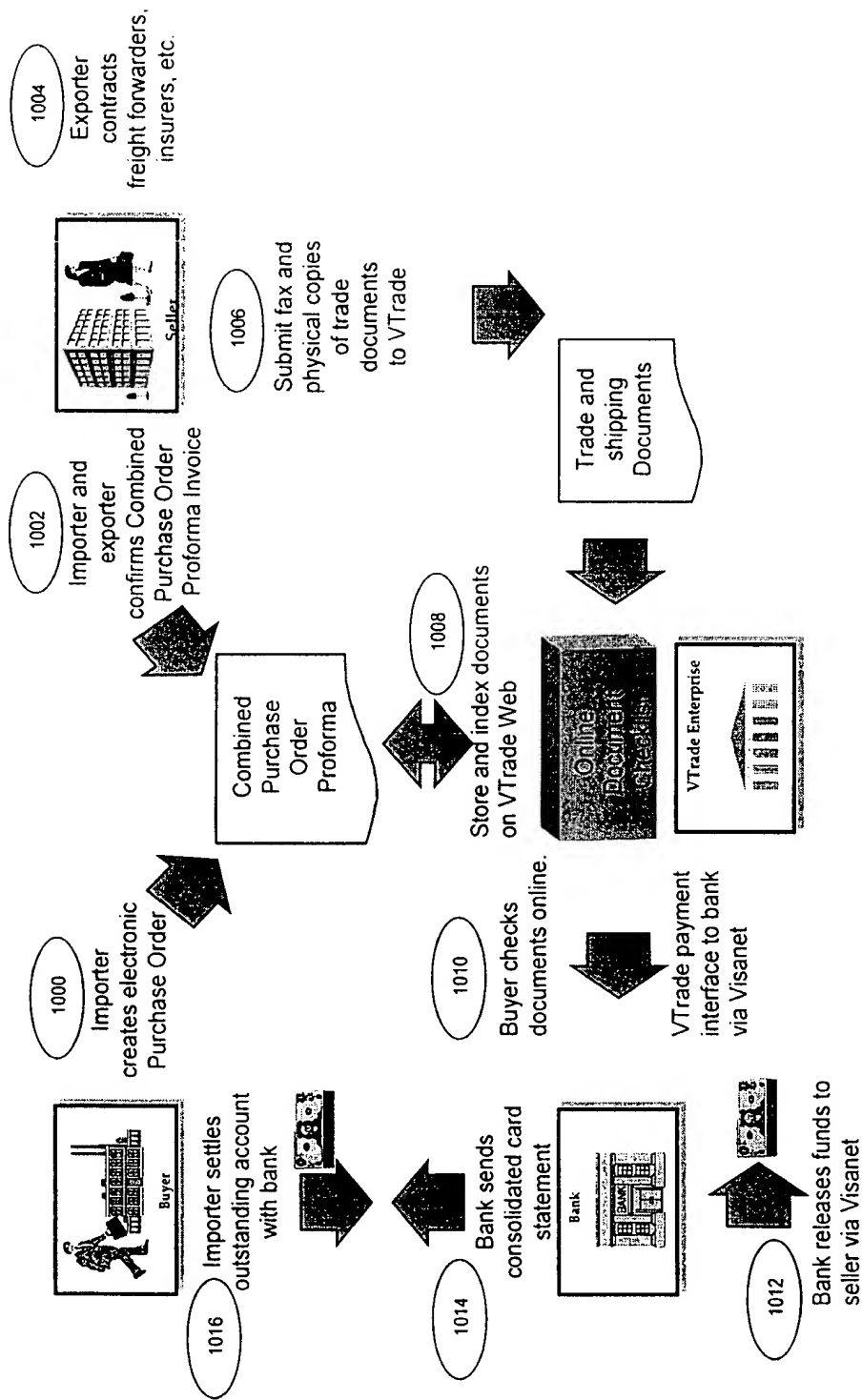
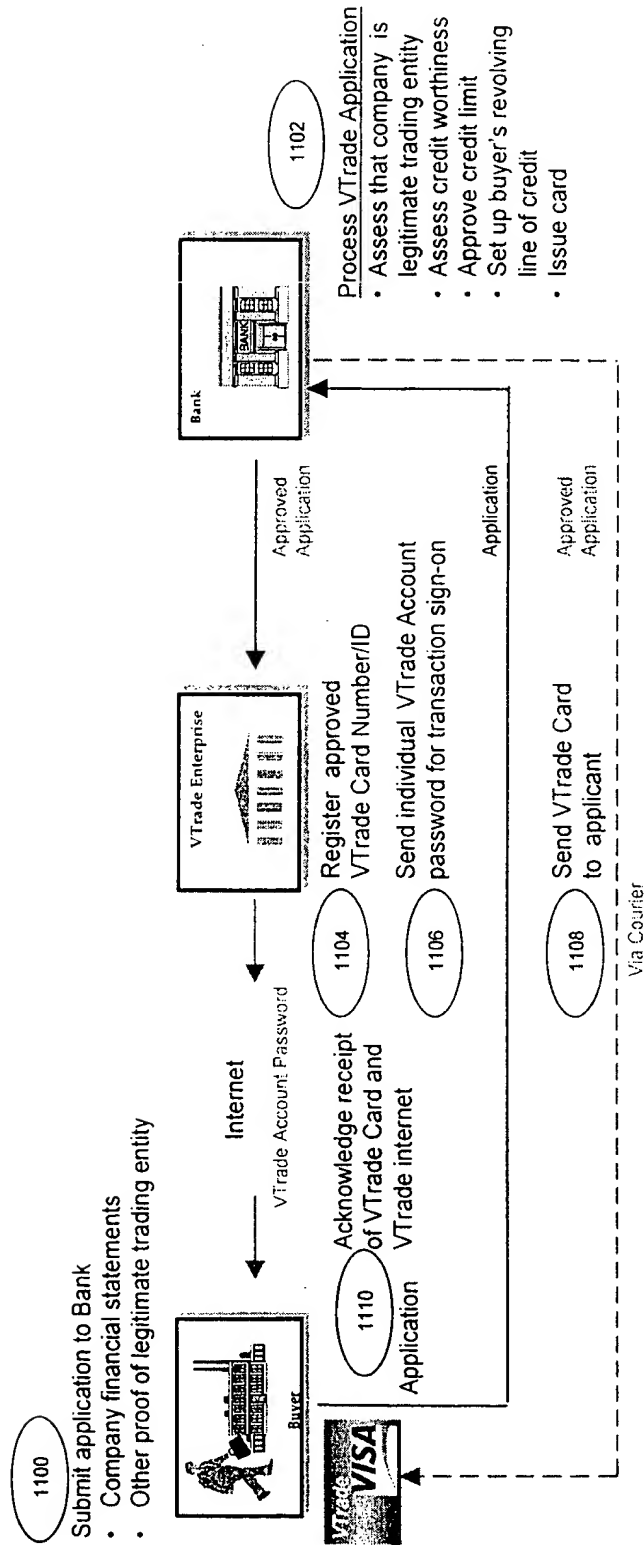


Figure 10



**Figure 11**

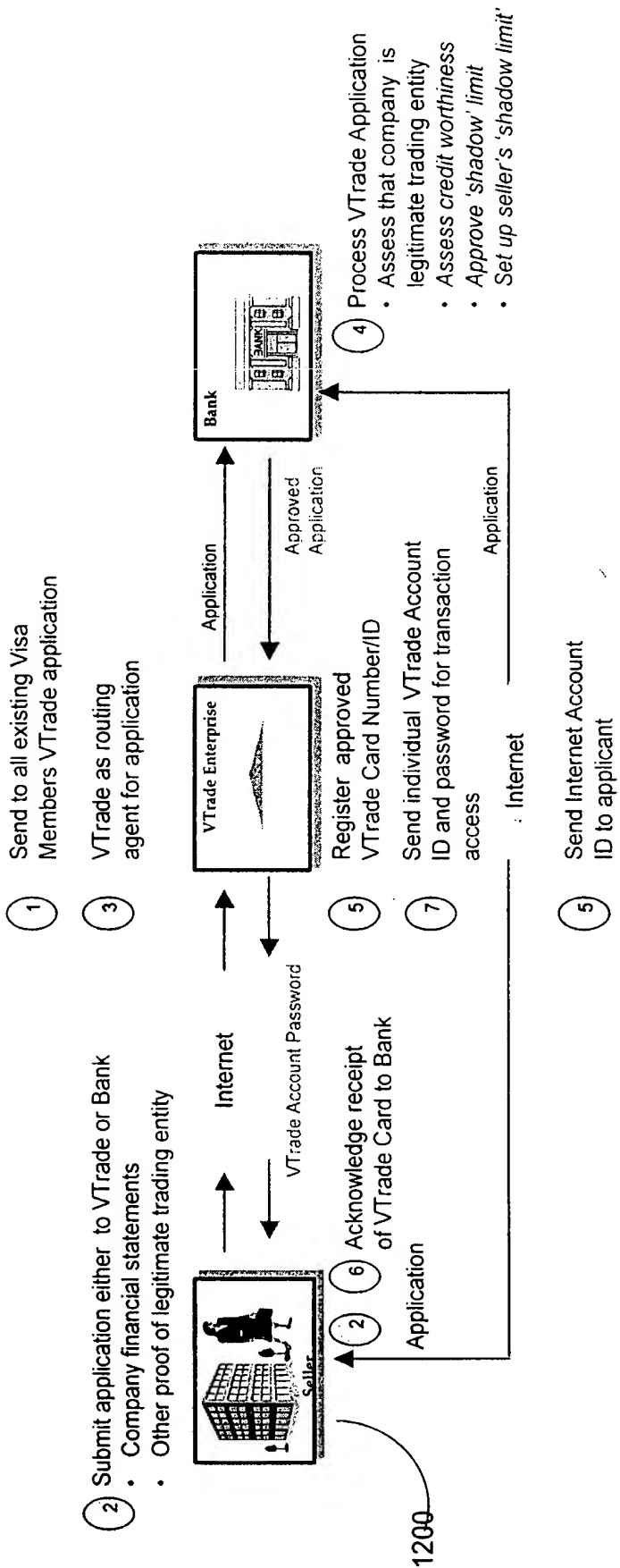
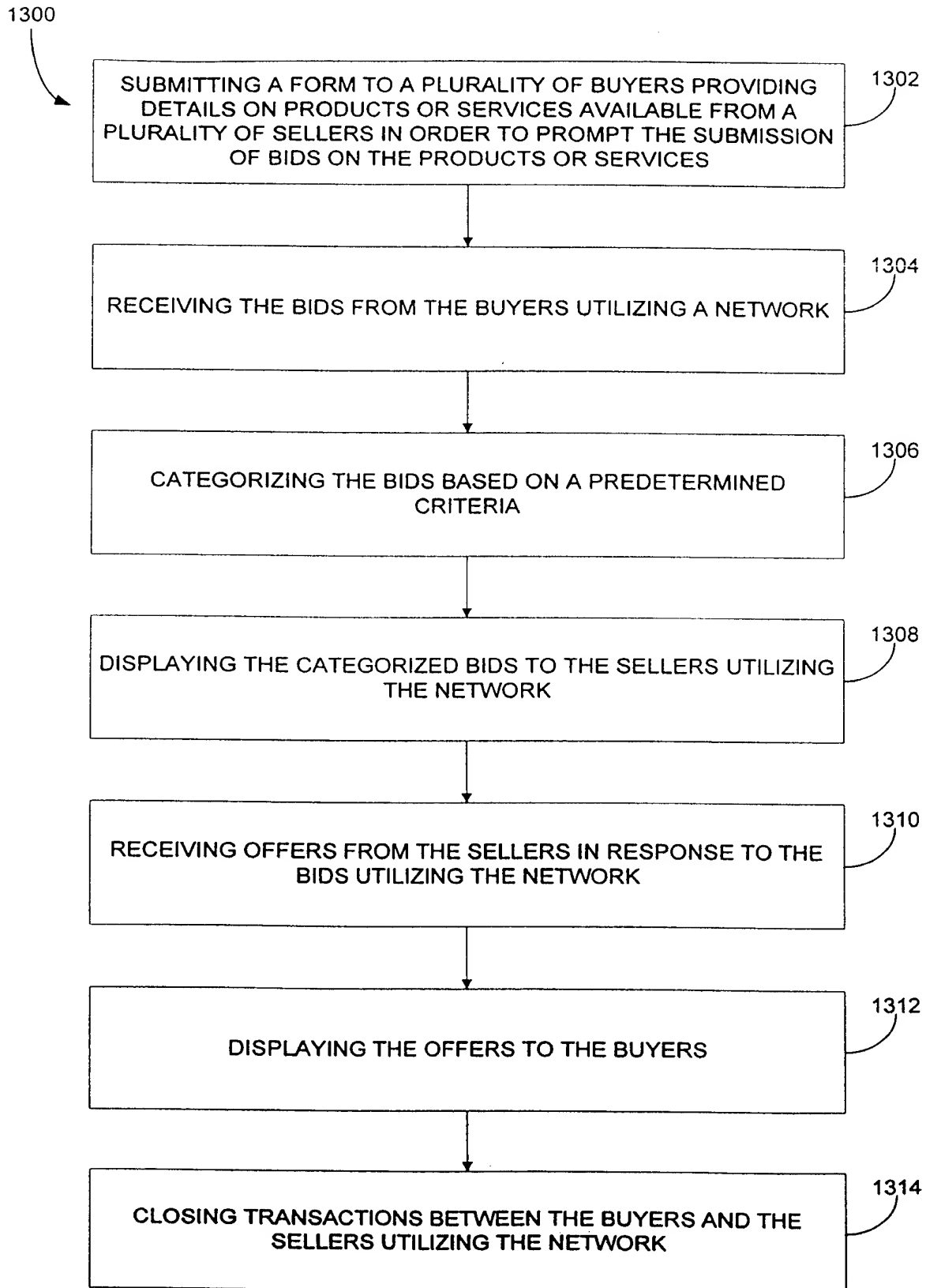


Figure 12



**Figure 13**

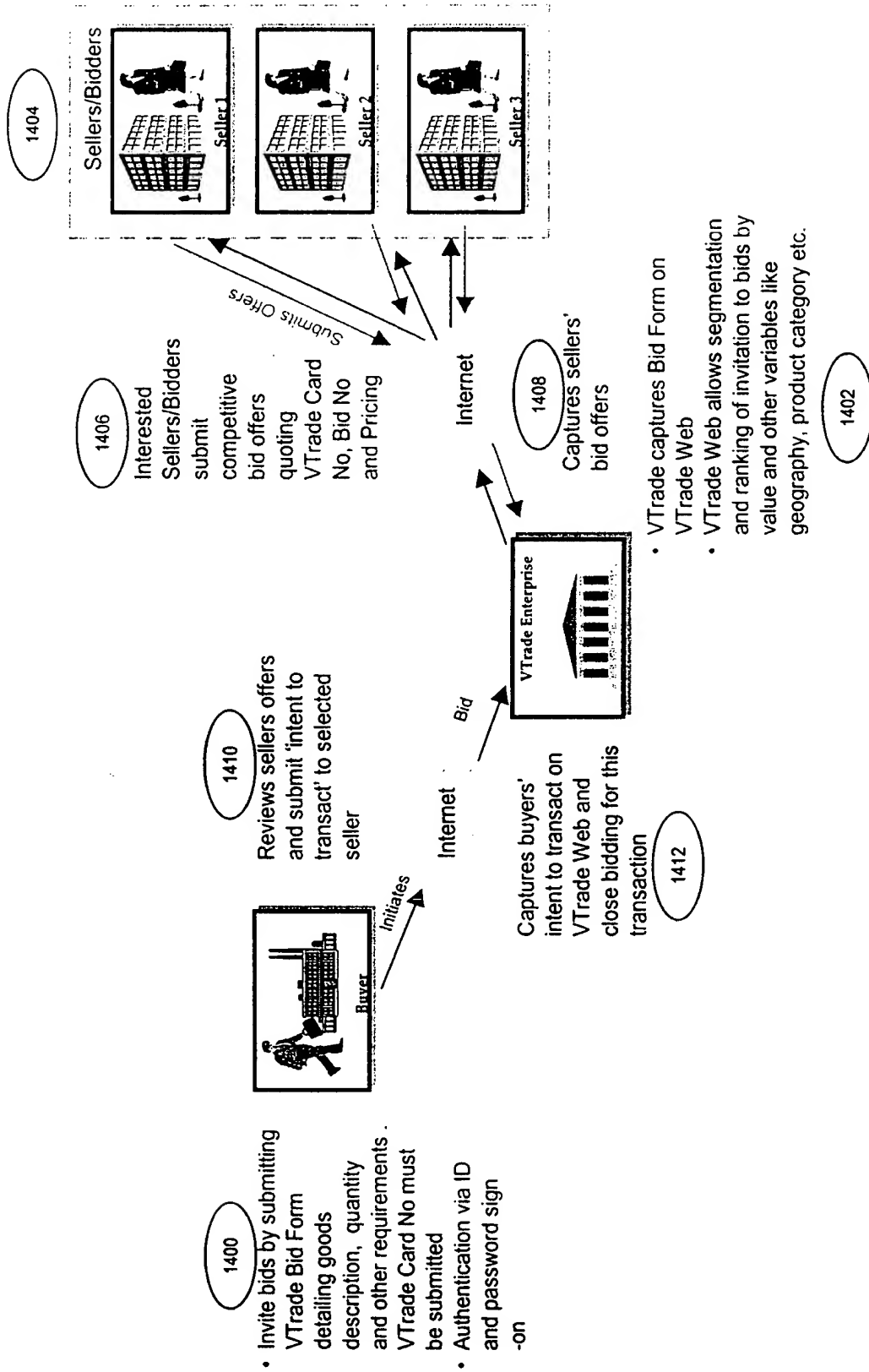
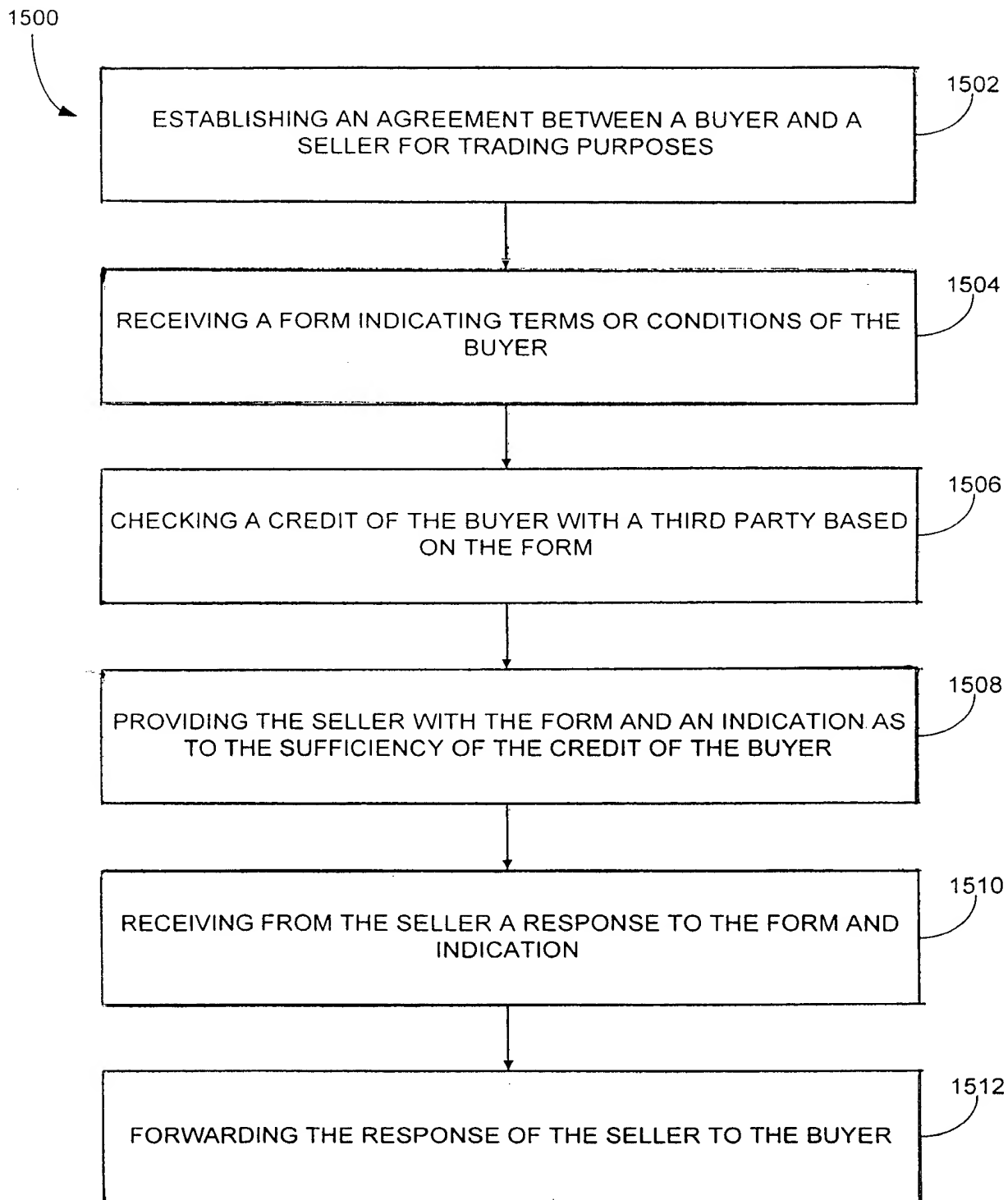


Figure 14

## Replacement Sheet



**Figure 15**

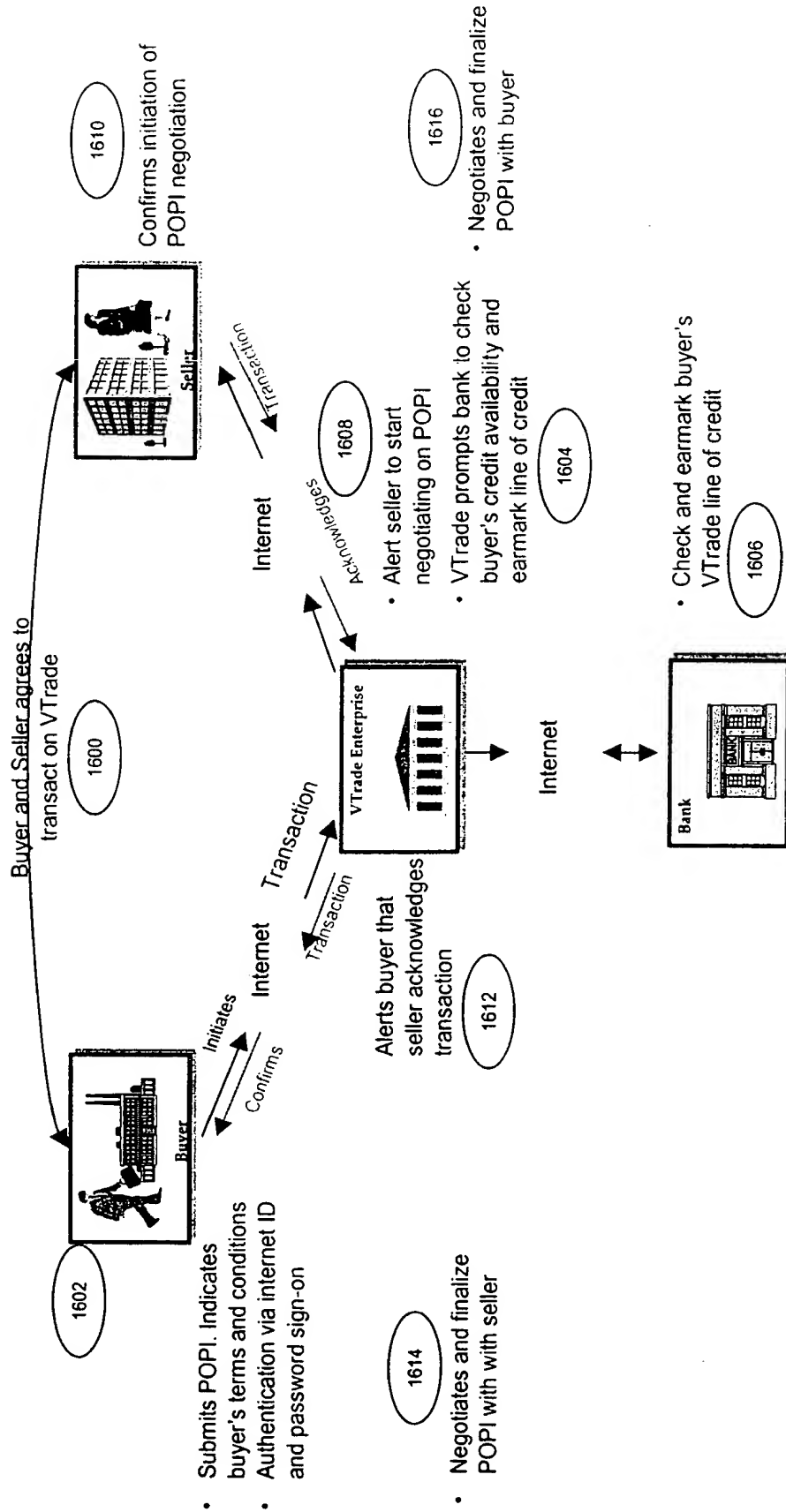


Figure 16



# Replacement Sheet

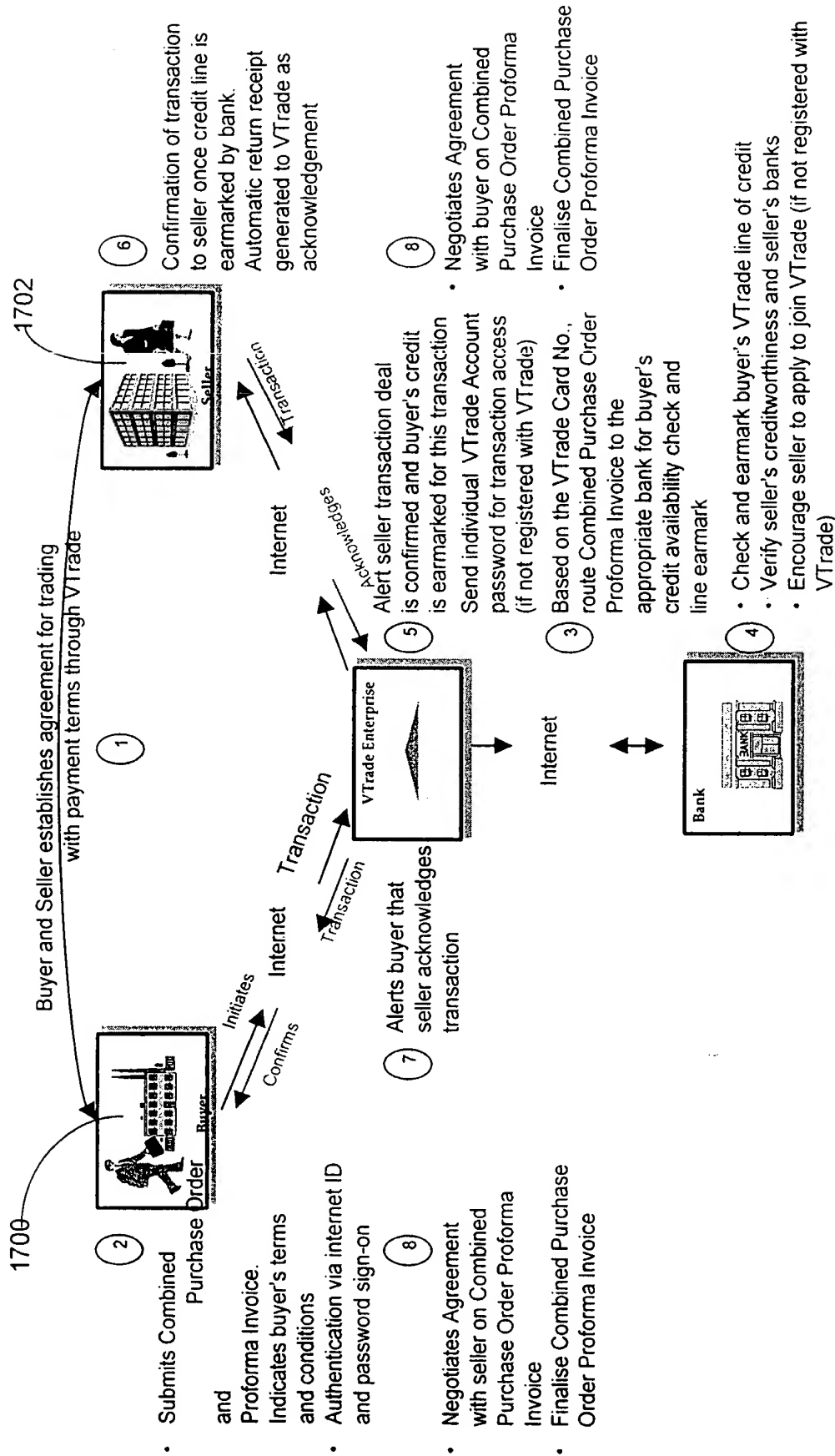


Figure 17

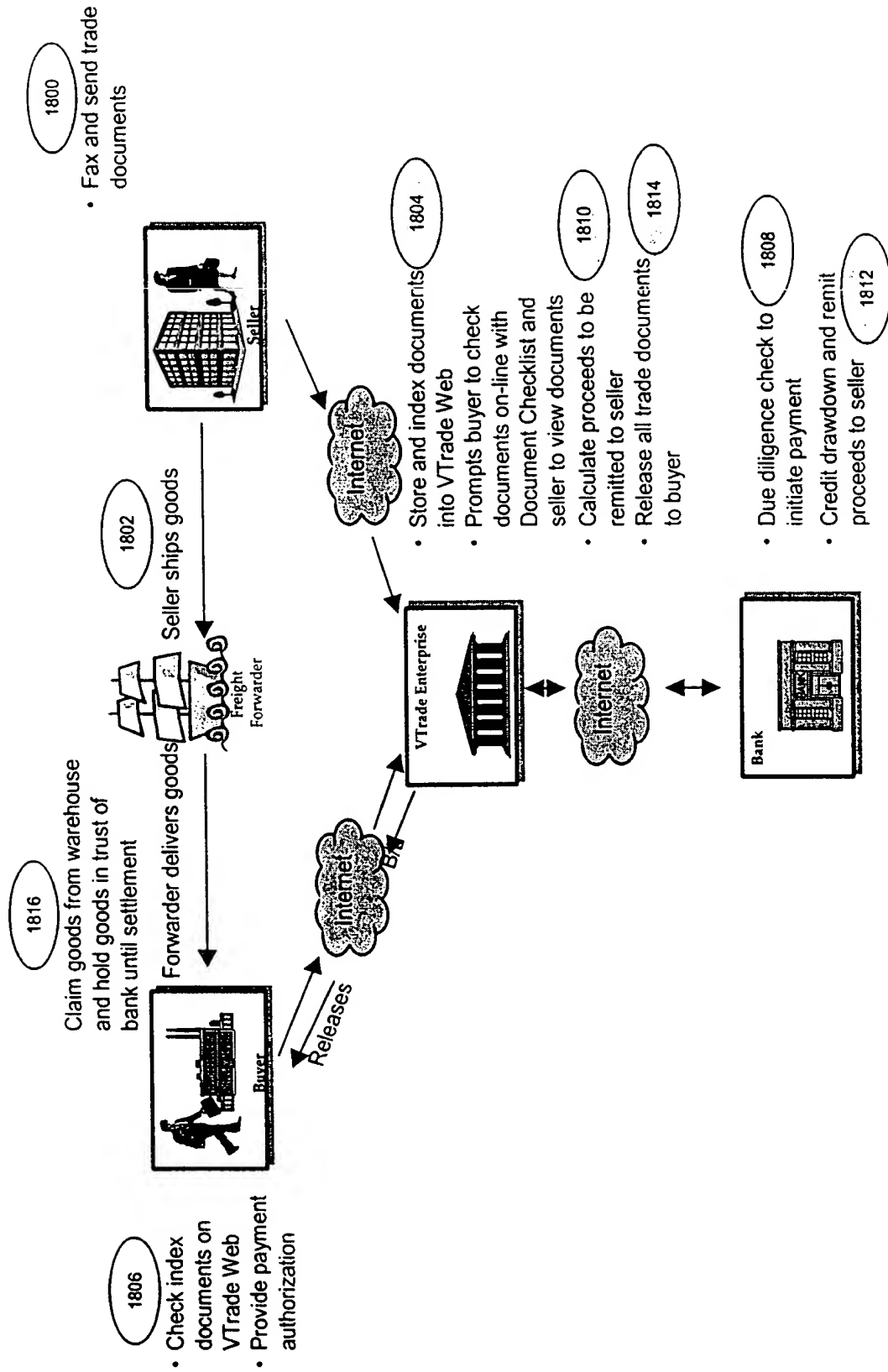
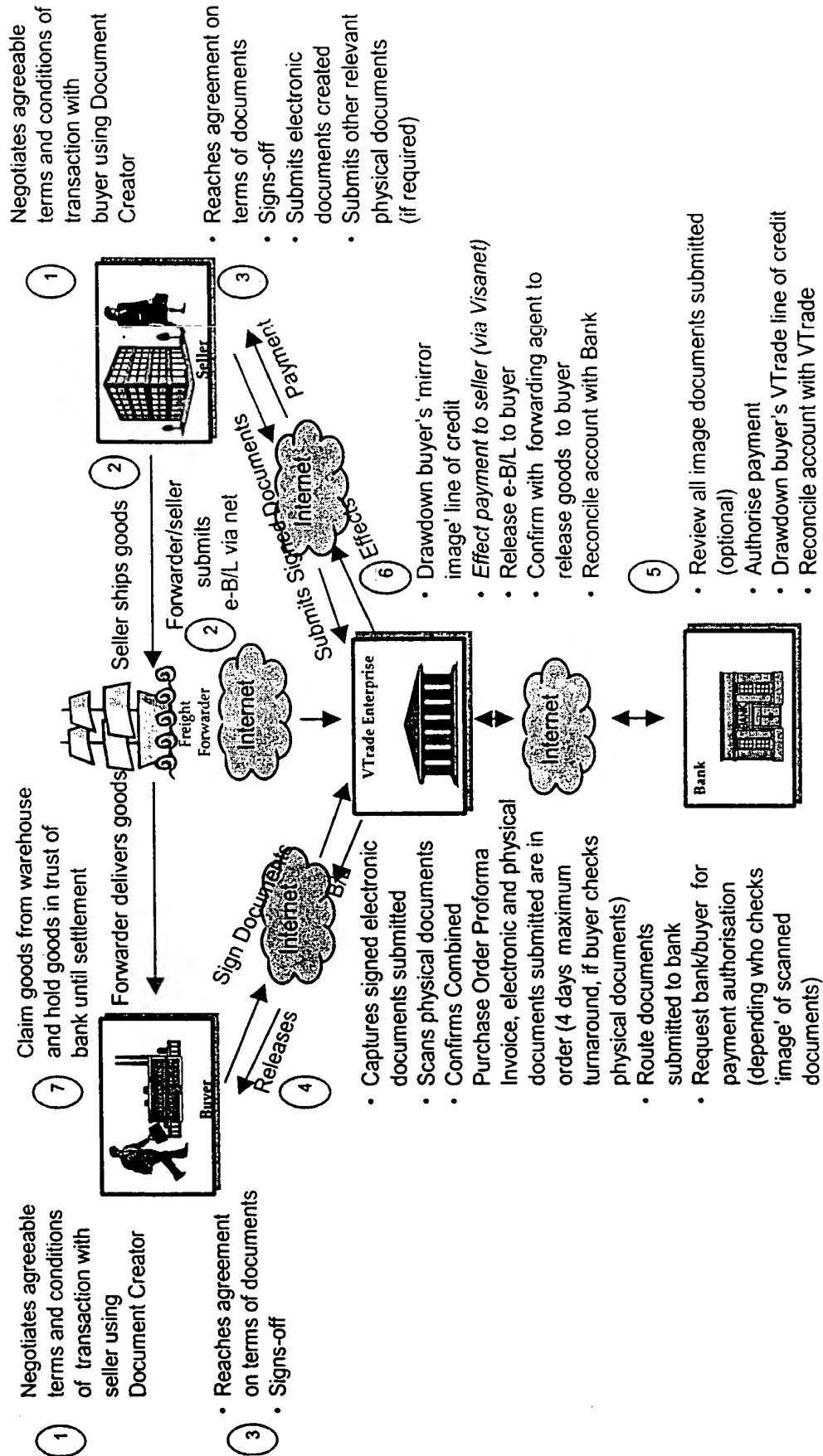


Figure 18



## Figure 19

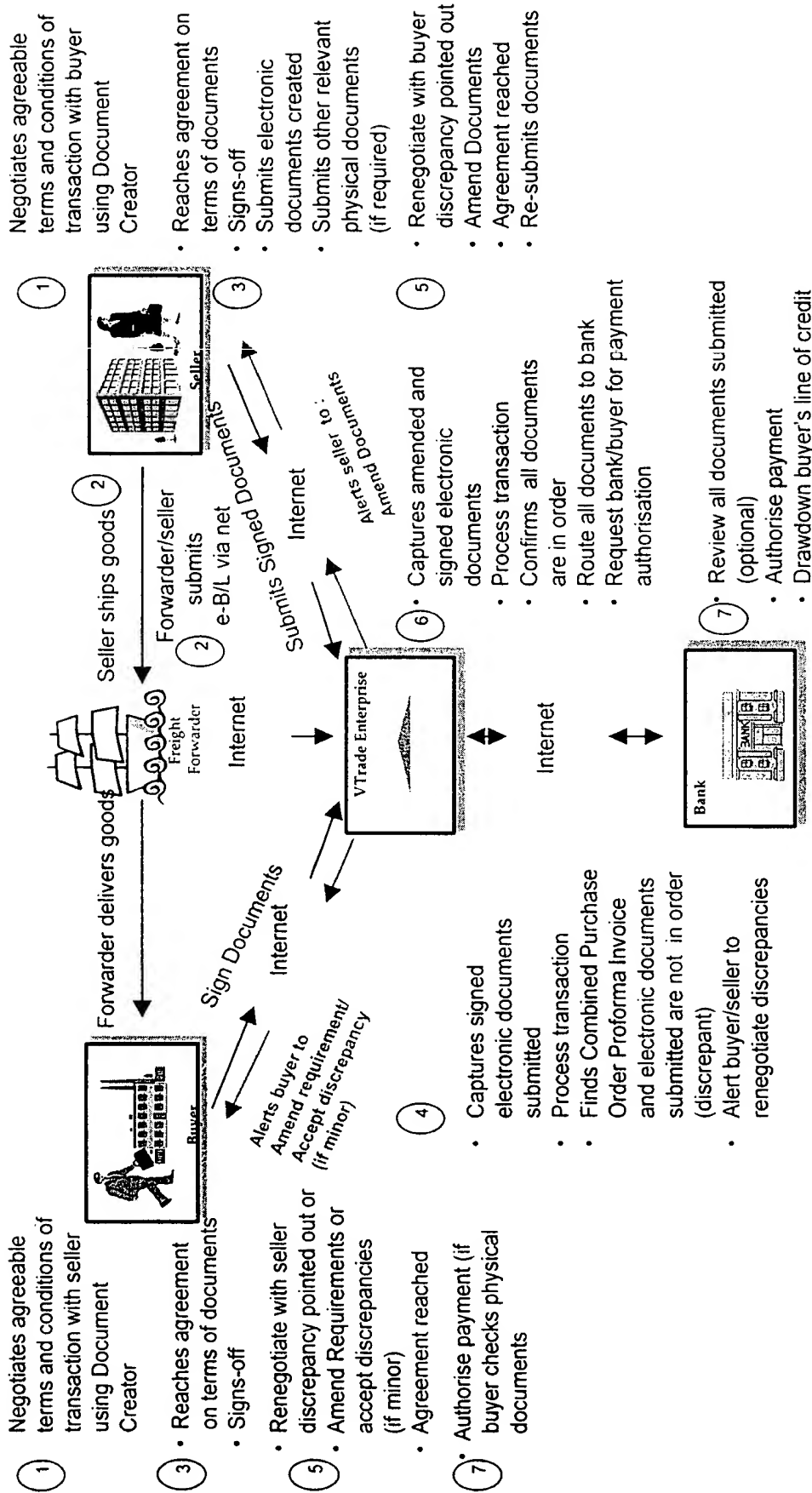


Figure 20

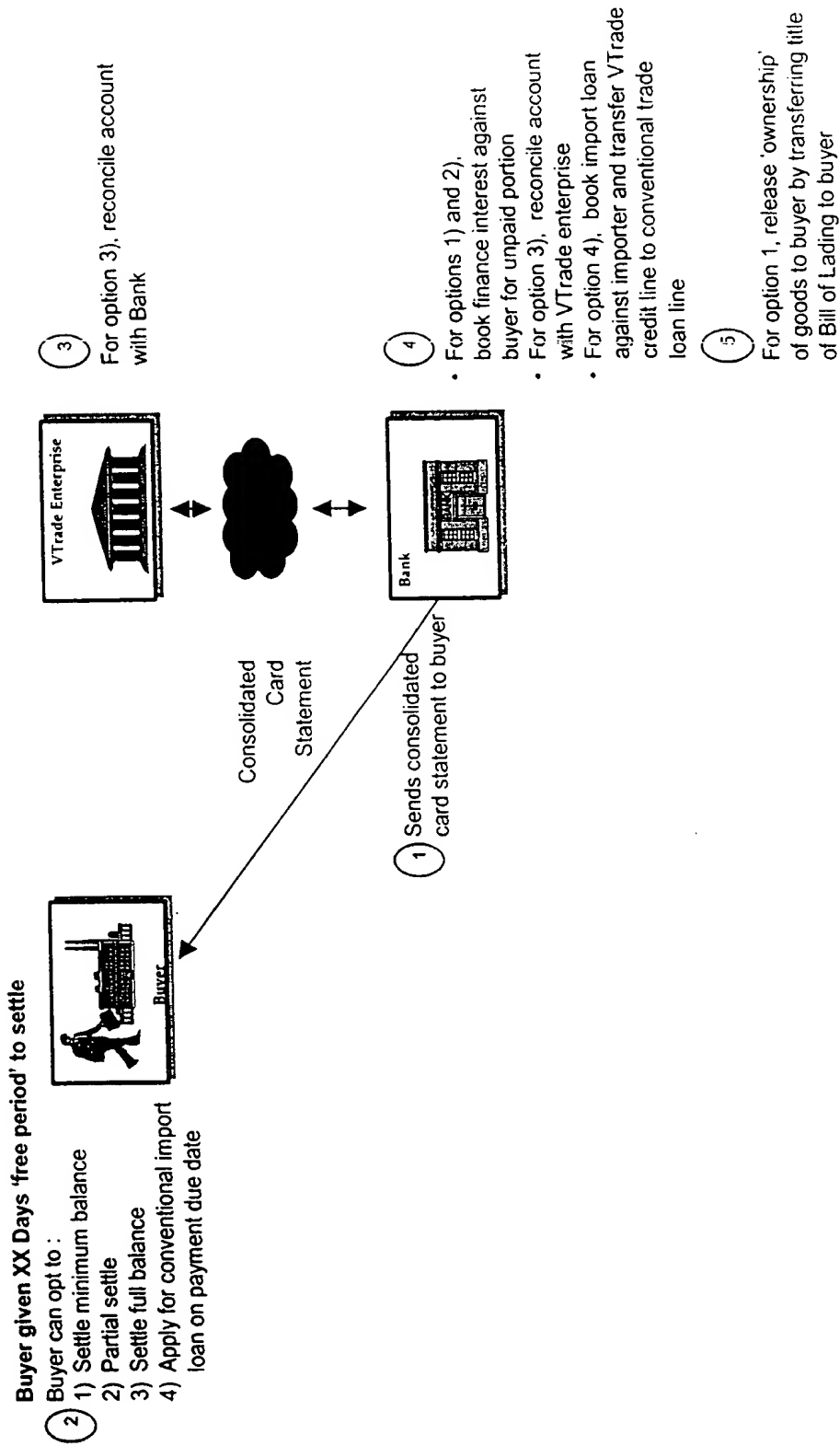


Figure 21

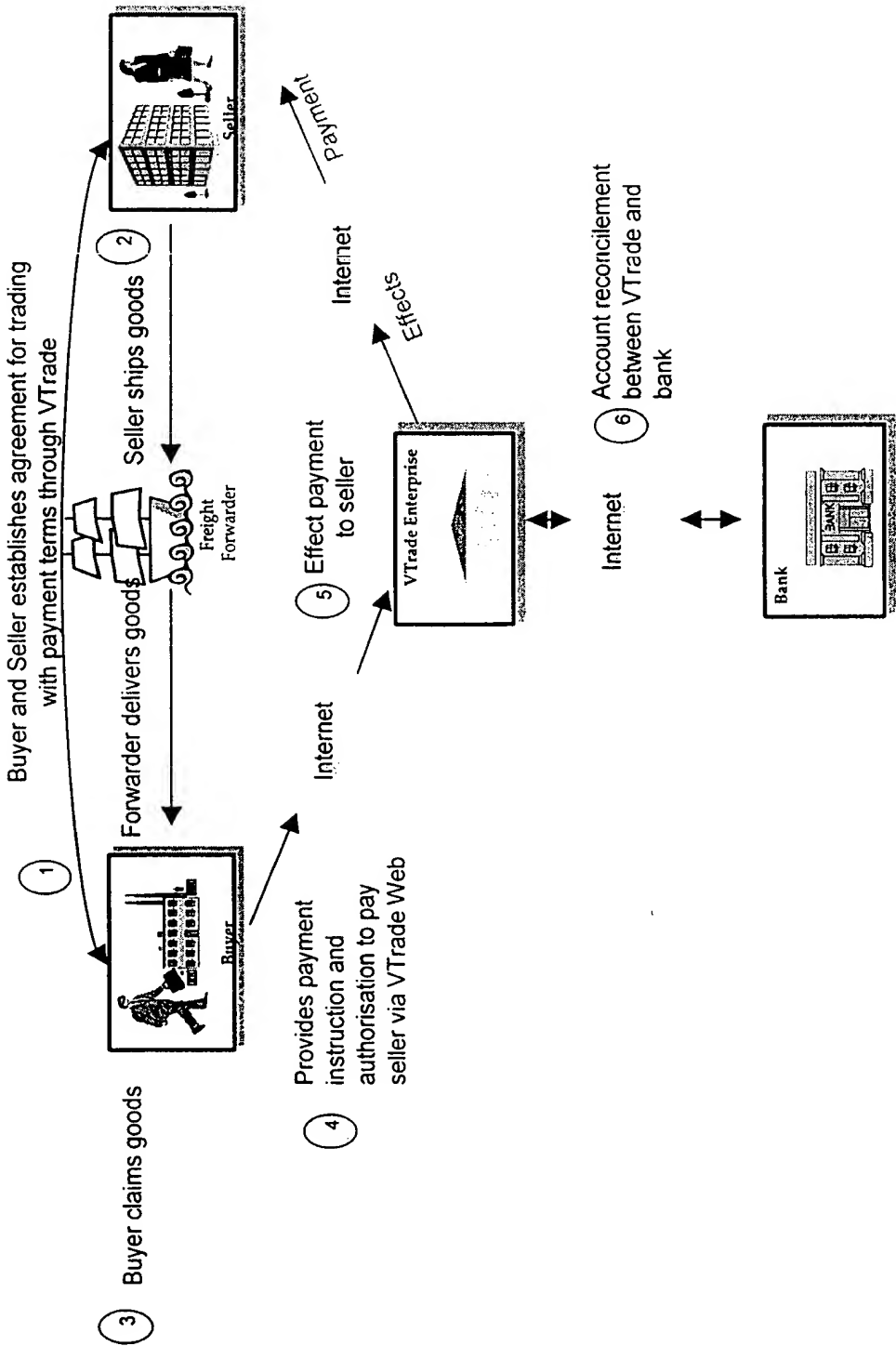
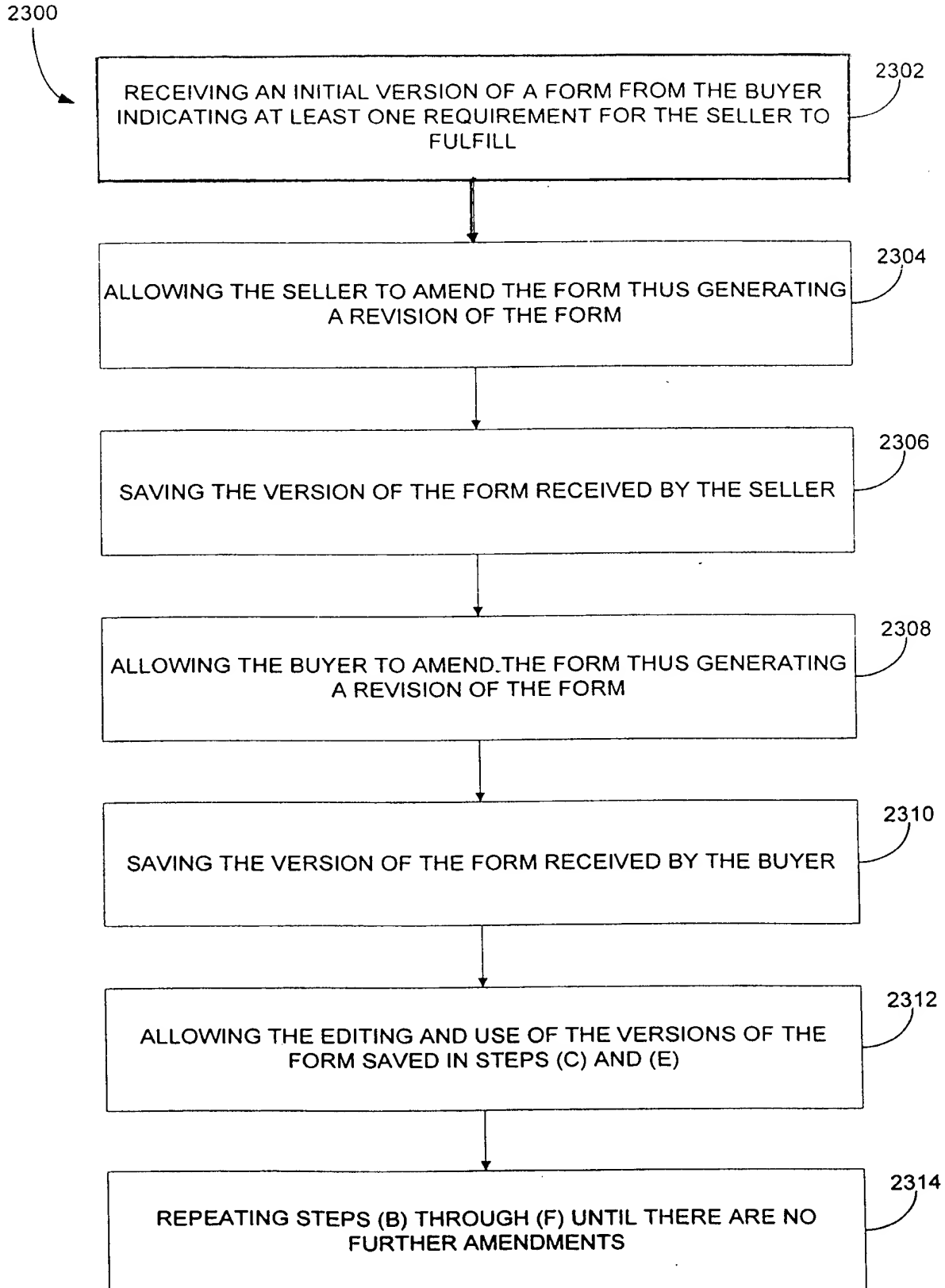


Figure 22

# Replacement Sheet



**Figure 23**

2400

**VTrade Purchase Order**  
**Proforma Invoice (POPI)**

Transaction Reference & Date : \_\_\_\_\_  
VTrade Account No : \_\_\_\_\_  
Buyer & Buyer's Business e-Mail : \_\_\_\_\_  
Visa Online Seller No : \_\_\_\_\_  
Seller & Seller's Business e-Mail : \_\_\_\_\_

*Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement*

| Buyer's Requirements  | Seller's Fulfillment<br>If yes, tick on box.<br>If no, indicate offer |
|---|---|
| <input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days) | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Goods Description                                  | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Quantity/Unit                                      | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Unit Price   | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Invoice Amount                                     | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Terms of Payment (Sight Usance)                    | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Terms of insurance coverage (FOB/CIF)              | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Name of Shipper/Exporter                           | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Port of Loading                                    | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Port of Discharge                                  | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Carrier  | <input type="checkbox"/> If no, _____                                 |
| <input type="checkbox"/> Latest Shipment Date                               | <input type="checkbox"/> If no, _____                                 |

Currency \_\_\_\_\_

Page 1 of 2

Figure 24A



2400

| <b><u>VTrade Purchase Order</u></b><br><b><u>Proforma Invoice (POPI)</u></b>  |   |   |
|---|---|---|
| Transaction Reference & Date : _____  |   |   |
| VTrade Account No : _____   |   |   |
| Buyer & Buyer's Business e-Mail : _____   |   |   |
| Visa Online Seller No : _____   |   |   |
| Seller & Seller's Business e-Mail : _____   |   |   |
| Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement   |   |   |
| <div><input type="checkbox"/> Documents required</div> <div>Commercial Invoice</div> <div>Inspection Certificate</div> <div>Packing List</div> <div>Insurance Certificate</div> <div>Certificate of Origin</div> <div>Counselor's Invoice</div> <div>Others (Please Indicate)</div> | <div>Buyer's Requirements</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> | <div>Seller's Fulfillment</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> |
| <div>AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE</div> <div><div>Back</div><div>Forward</div></div>  |   |   |

2402

2404

Page 2 of 2

Figure 24B

2500

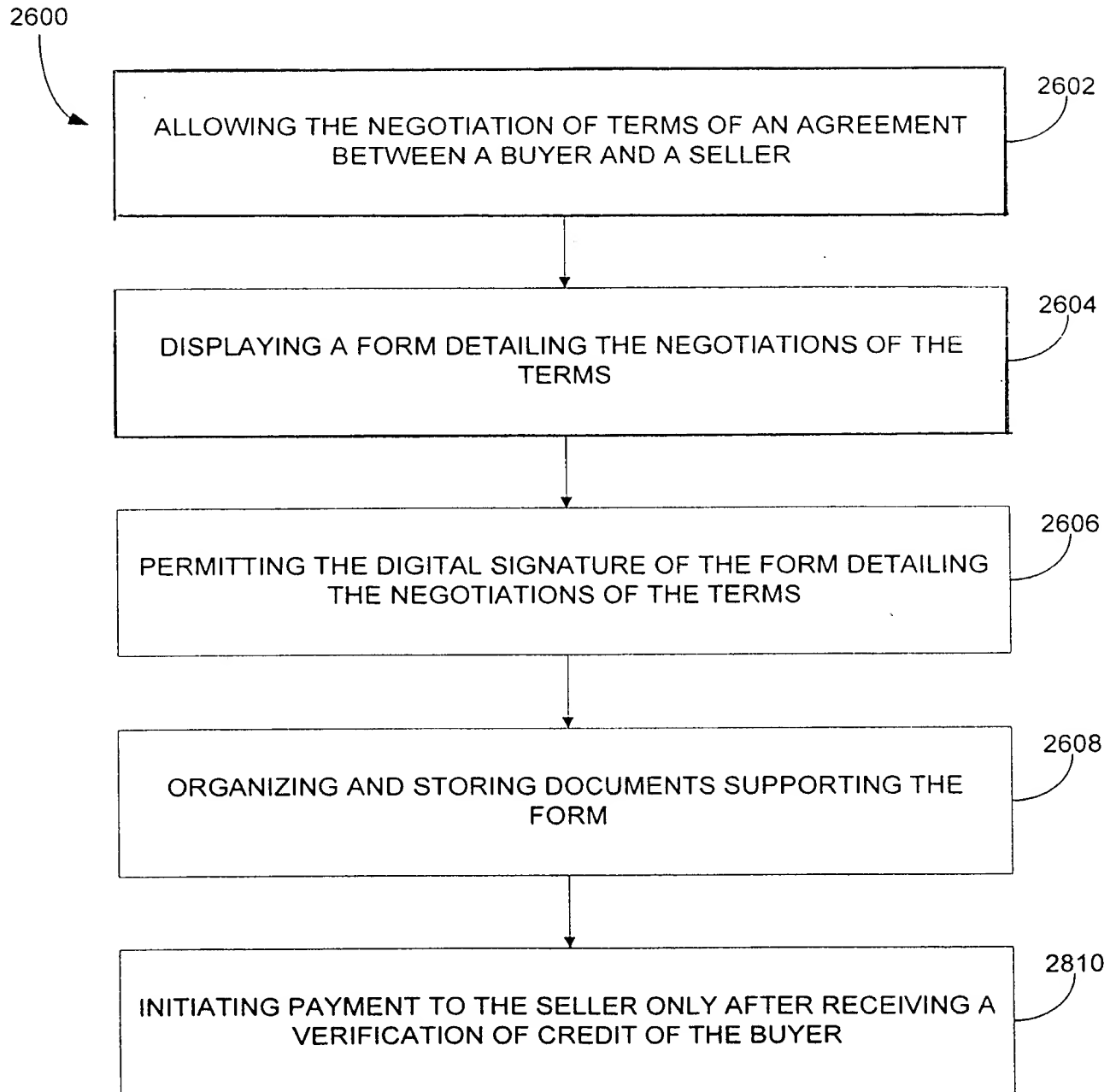
## **VTrade Combined Purchase Order** **Proforma Invoice**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

*Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract*

|   | Buyer's Requirements | Seller's Fulfillment |
|---|----------------------|----------------------|
| <input type="checkbox"/> Expiry date of Purchase Order Commitment                           |                      |                      |
| <input type="checkbox"/> <b>Goods Description</b>   |                      |                      |
| <input type="checkbox"/> Quantity/Unit  |                      |                      |
| <input type="checkbox"/> Unit Price   |                      |                      |
| <input type="checkbox"/> Invoice Amount   |                      |                      |
| <input type="checkbox"/> Terms of Payment   |                      |                      |
| <input type="checkbox"/> Terms of insurance coverage (FOB/CIF)                              |                      |                      |
| <input type="checkbox"/> Name of Shipper/Exporter   |                      |                      |
| <input type="checkbox"/> Port of Loading  |                      |                      |
| <input type="checkbox"/> Port of Discharge  |                      |                      |
| <input type="checkbox"/> Carrier  |                      |                      |
| <input type="checkbox"/> Shipment Date  |                      |                      |
| <input type="checkbox"/> Documents required<br>Inspection Certificate etc.                  |                      |                      |
| <b>AGREEMENT ON OVERALL TERMS<br/>AND CONDITIONS OF PURCHASE<br/>ORDER PROFORMA INVOICE</b> | 0                    | 0                    |

Figure 25



**Figure 26**

2700

## **VTrade Electronic Document Checklist** **(Main Menu Page)**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

*Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing*

Pressing on document icon will bring user to stored document page

### **VTrade Electronic Submissions**

- ☒ Bill of Lading/Airwaybill/Truck BL  
☐ Commercial Invoice  
☐ Insurance Note/Certificate  
☐ Packing/Weight List  
☐ Others (Please Specify)

**Buyer's  
Signature**

**Seller's  
Signature**

0  
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0

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0

### **Vtrade Hardcopy Submissions**

- ☐ Commercial Invoice  
☐ Certificate of Origin  
☐ Custom's Declaration  
☐ Counselor's Invoice  
☐ Sanctions/Boycott Declarations  
☐ Insurance Certificate  
☐ Packing/Weight List  
☐ Inspection Certificate  
☐ Lab Test Report  
☐ Beneficiary's Certificate  
☐ Others (Please Specify) \_\_\_\_\_

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AGREEMENT ON OVERALL TERMS  
AND CONDITIONS OF DOCUMENT CREATOR

0

0

**Figure 27**

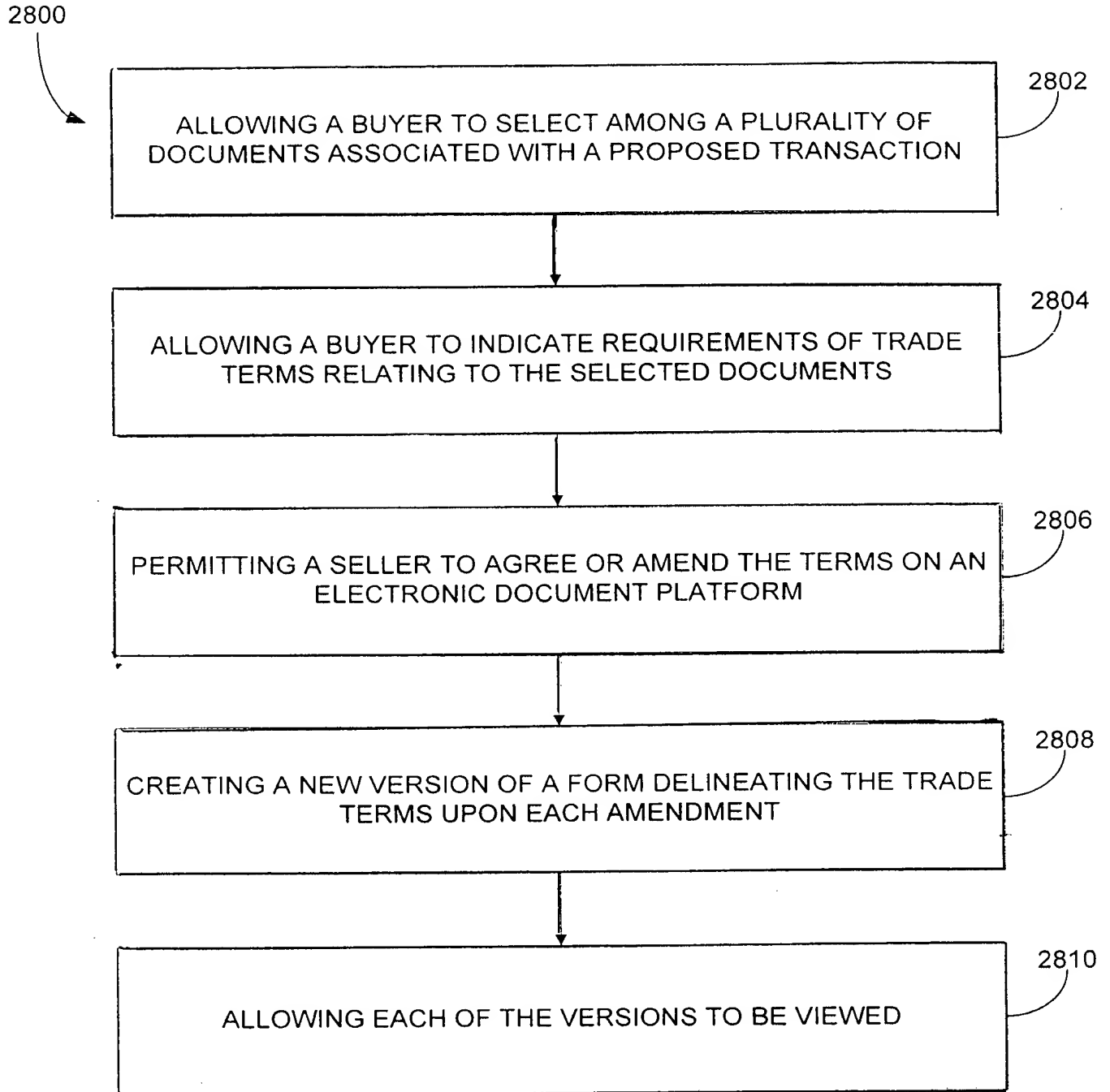


Figure 28

2900

## **VTrade Electronic Document Creator** **(Document Page)**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Card/Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Seller Name : \_\_\_\_\_  
 Document Type : Bill Of Lading

*Importer and Exporter is to negotiate and agree on terms of documents before signing  
 -off on respective documents on Document Creator Main Menu*

|   | Buyer's Requirements | Seller's Fulfillment |
|---|----------------------|----------------------|
| <input type="checkbox"/> Name of Shipper      |                      |                      |
| <input type="checkbox"/> Consigned to         |                      |                      |
| <input type="checkbox"/> Name of Vessel       |                      |                      |
| <input type="checkbox"/> Port of Loading      |                      |                      |
| <input type="checkbox"/> Port of Discharge    |                      |                      |
| <input type="checkbox"/> Place of Delivery    |                      |                      |
| <input type="checkbox"/> On Board Date        |                      |                      |
| <input type="checkbox"/> Clean On Board       |                      |                      |
| <br>  |                      |                      |
| <input type="checkbox"/> Shipping Marks       |                      |                      |
| <input type="checkbox"/> No. of Packages      |                      |                      |
| <input type="checkbox"/> Description of Goods |                      |                      |
| <input type="checkbox"/> Gross Weight         |                      |                      |
| <input type="checkbox"/> Measurements         |                      |                      |
| <br>  |                      |                      |
| <input type="checkbox"/> Freight Charges      |                      |                      |
| <input type="checkbox"/> Prepaid              |                      |                      |
| <input type="checkbox"/> Collect              |                      |                      |
| ISSUER/MASTER/<br>CARRIER'S SIGNATURE         | 0                    | Date Signed          |

**Figure 29**

3000

### **VTrade Document Checklist**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

*Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web*

**VTrade Documents**  
 Pressing on document icon will bring user to stored document page

- Bill of Lading/Airwaybill/Truck BL
- ☐ Commerical Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify)
- ☐ Others Discrepancies

Buyer's Signature

Forward to Bank for  
Due Diligence

Payment Authorization  
to VTrade

*Discrepancies  
Noted*

3004

\_\_\_\_\_

\_\_\_\_\_

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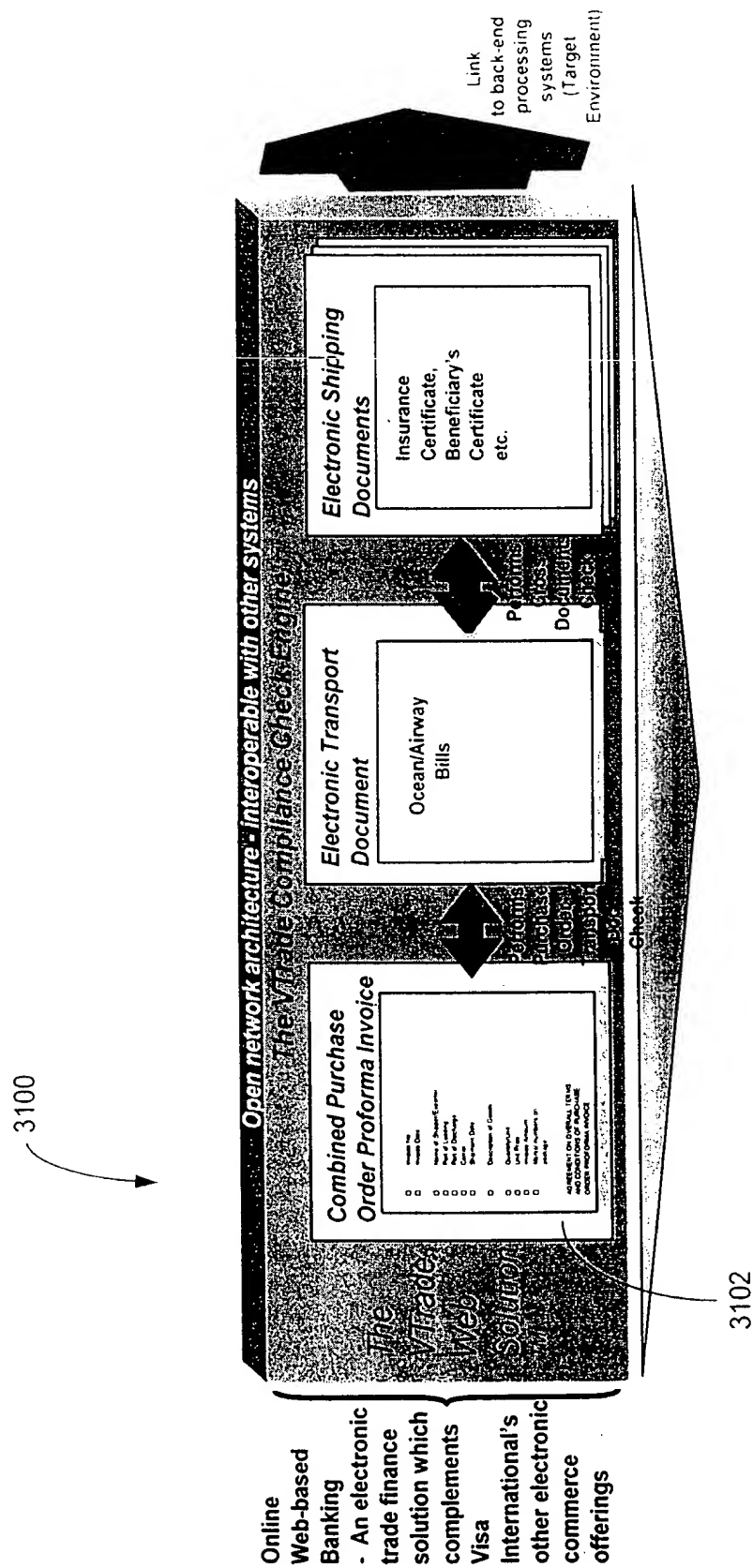
\_\_\_\_\_

0

3002

Page 1 of 1

Figure 30



### Figure 31



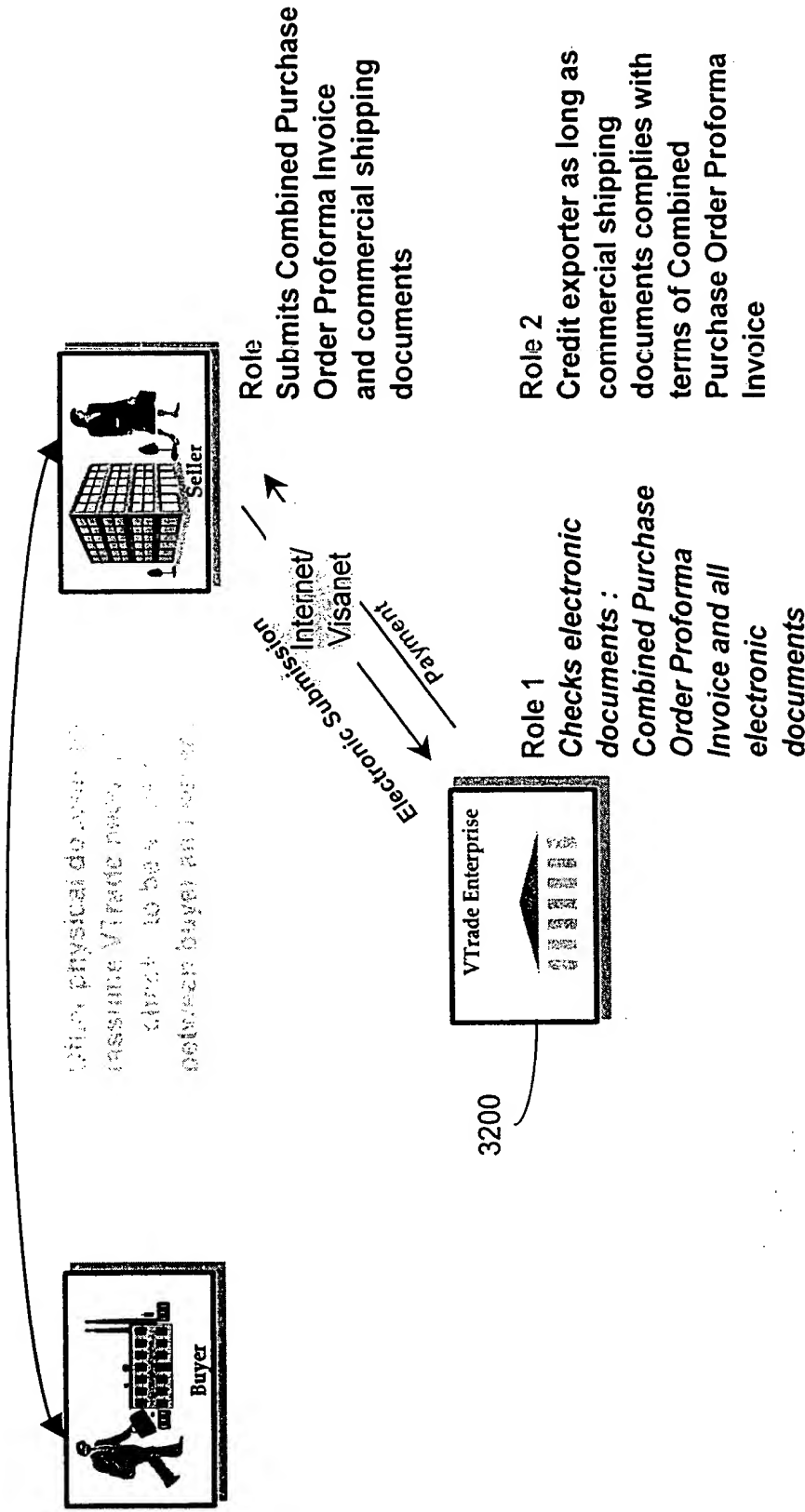


Figure 32

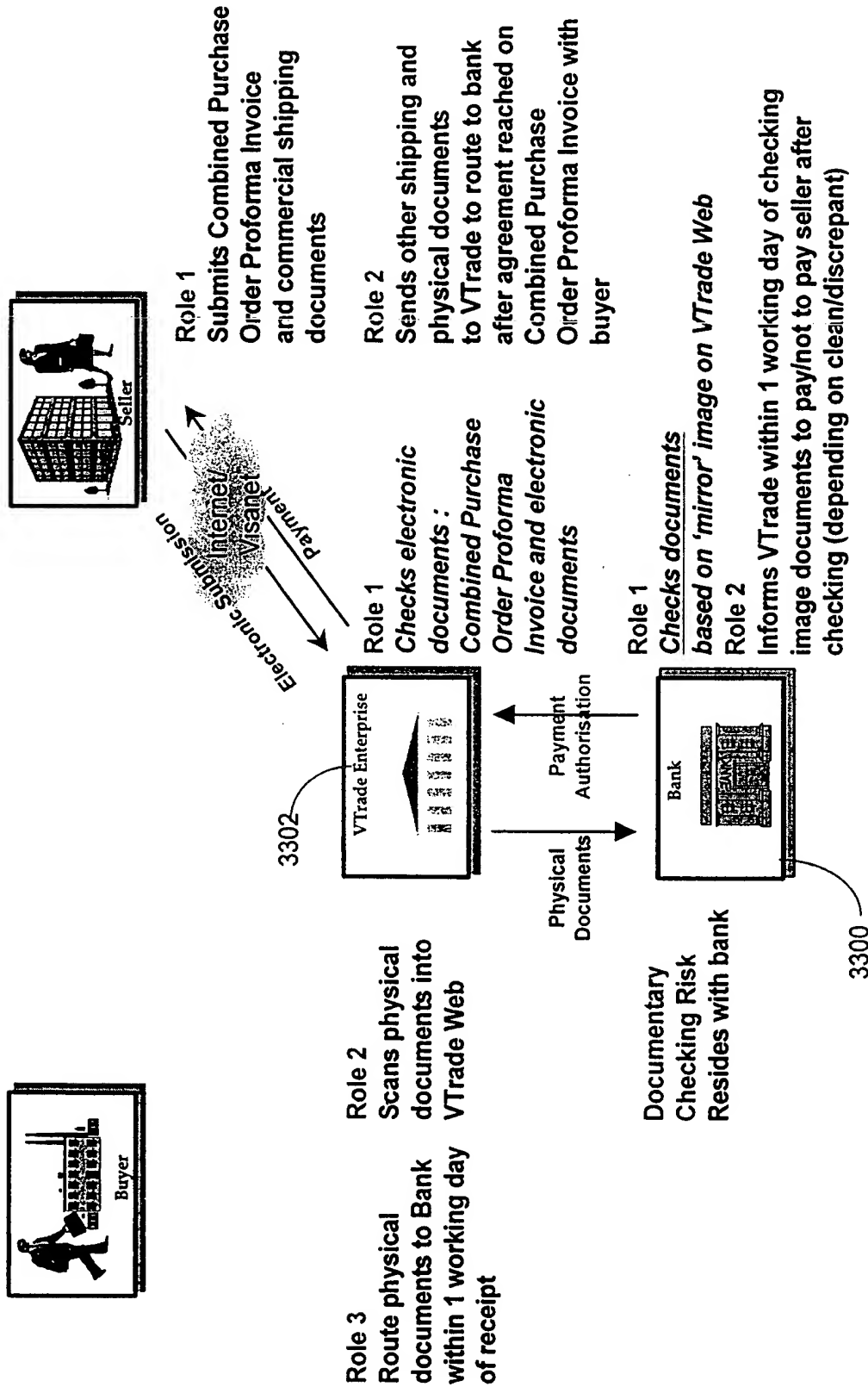


Figure 33

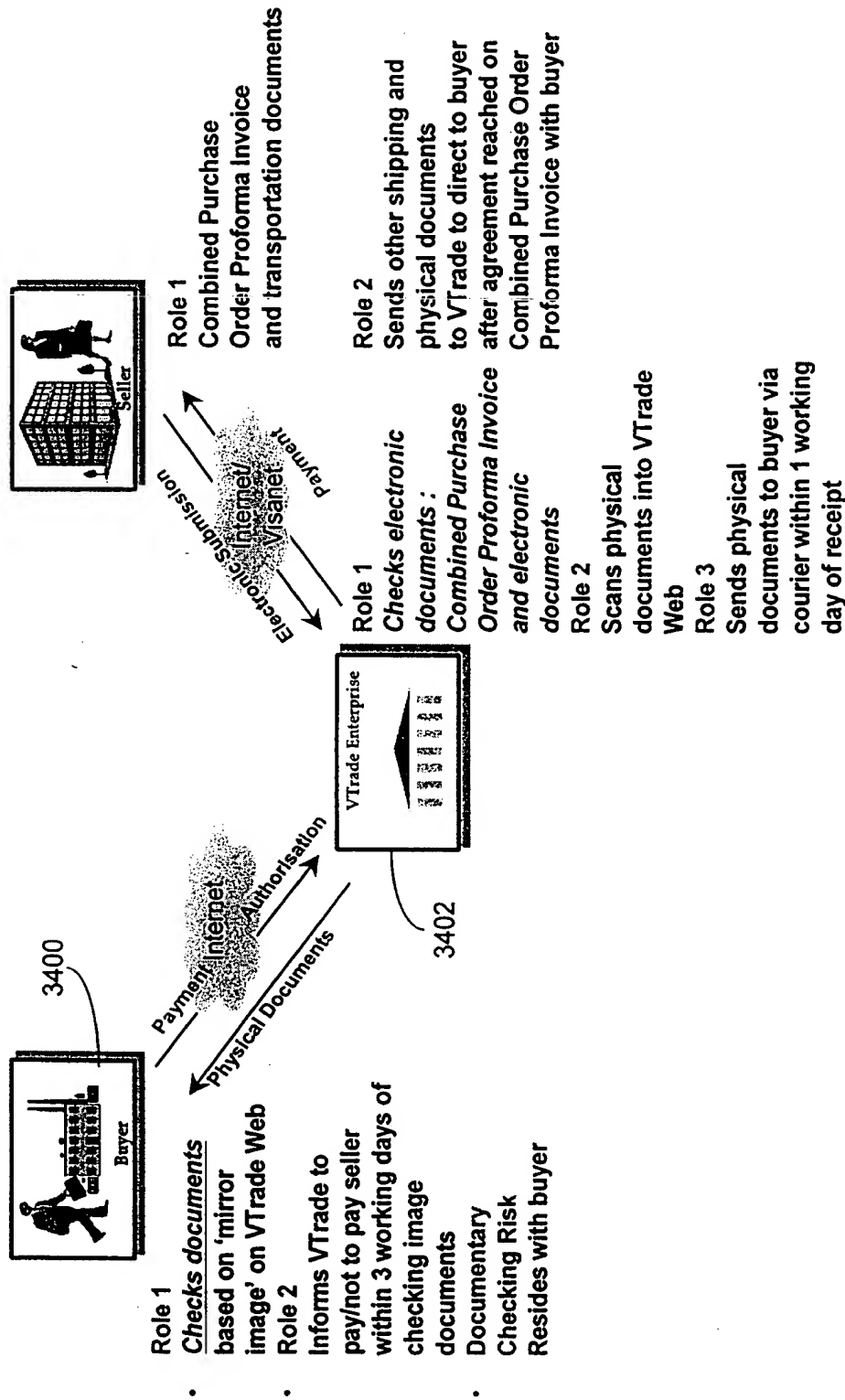


Figure 34

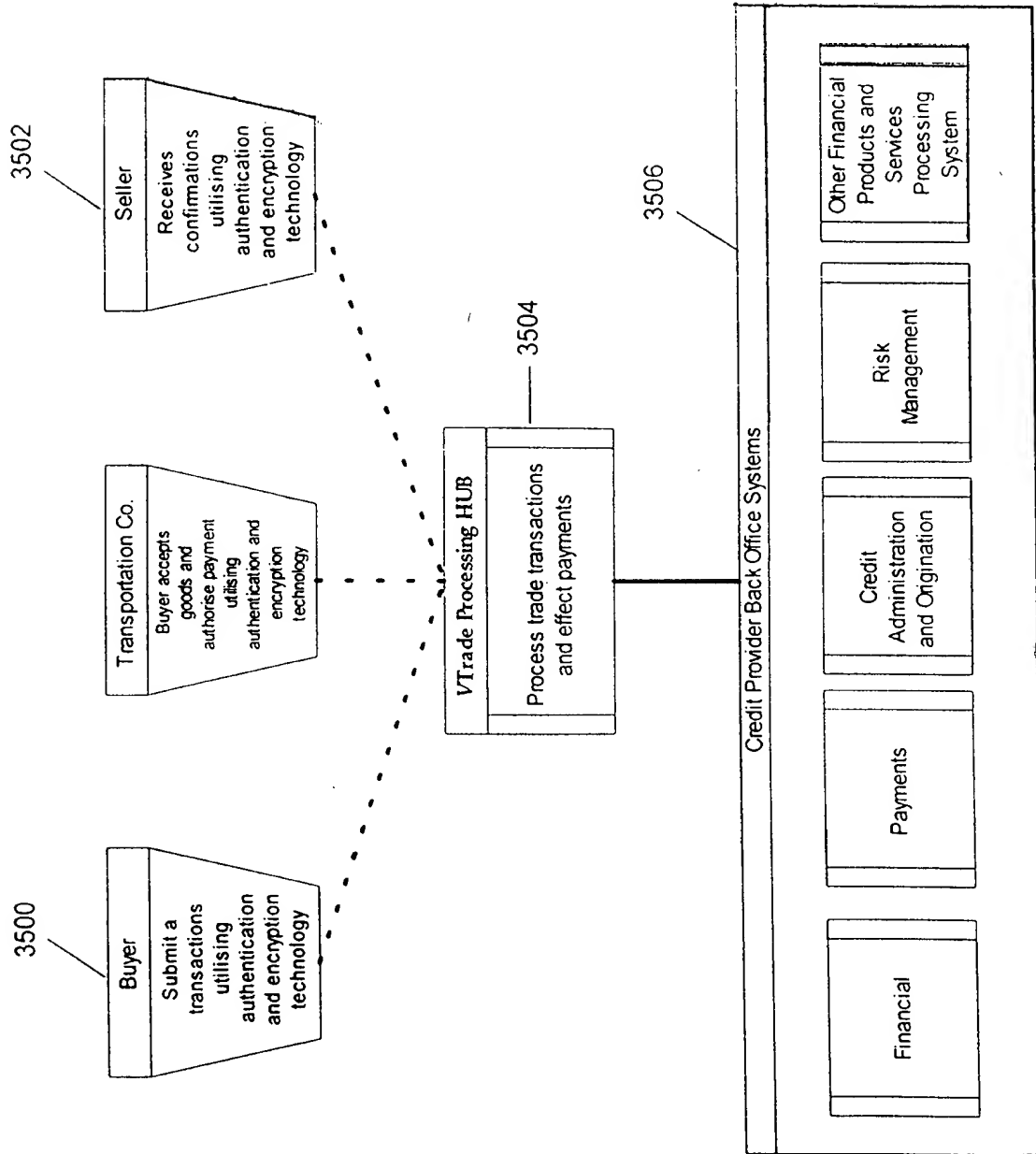


Figure 35

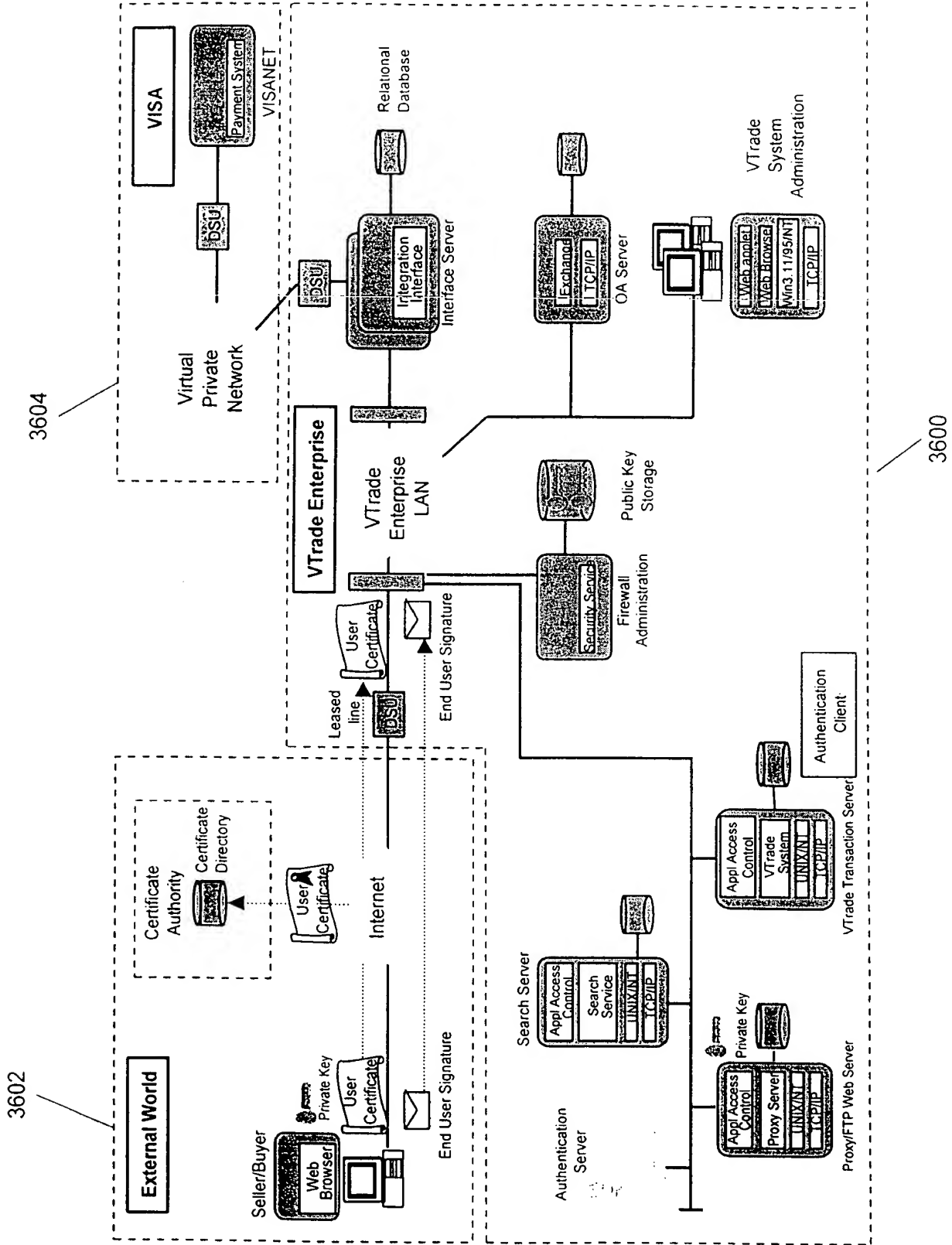


Figure 36

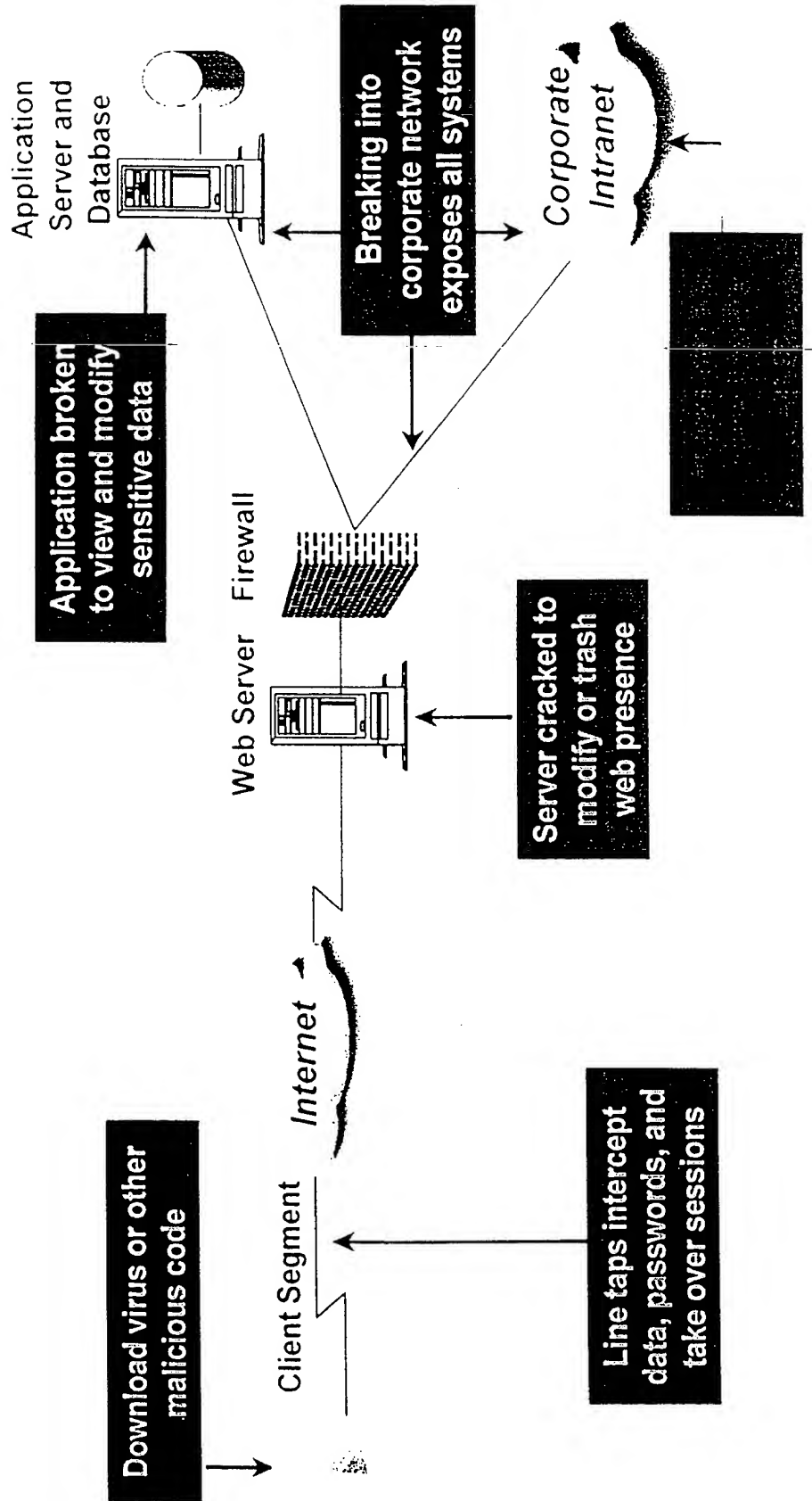


Figure 37

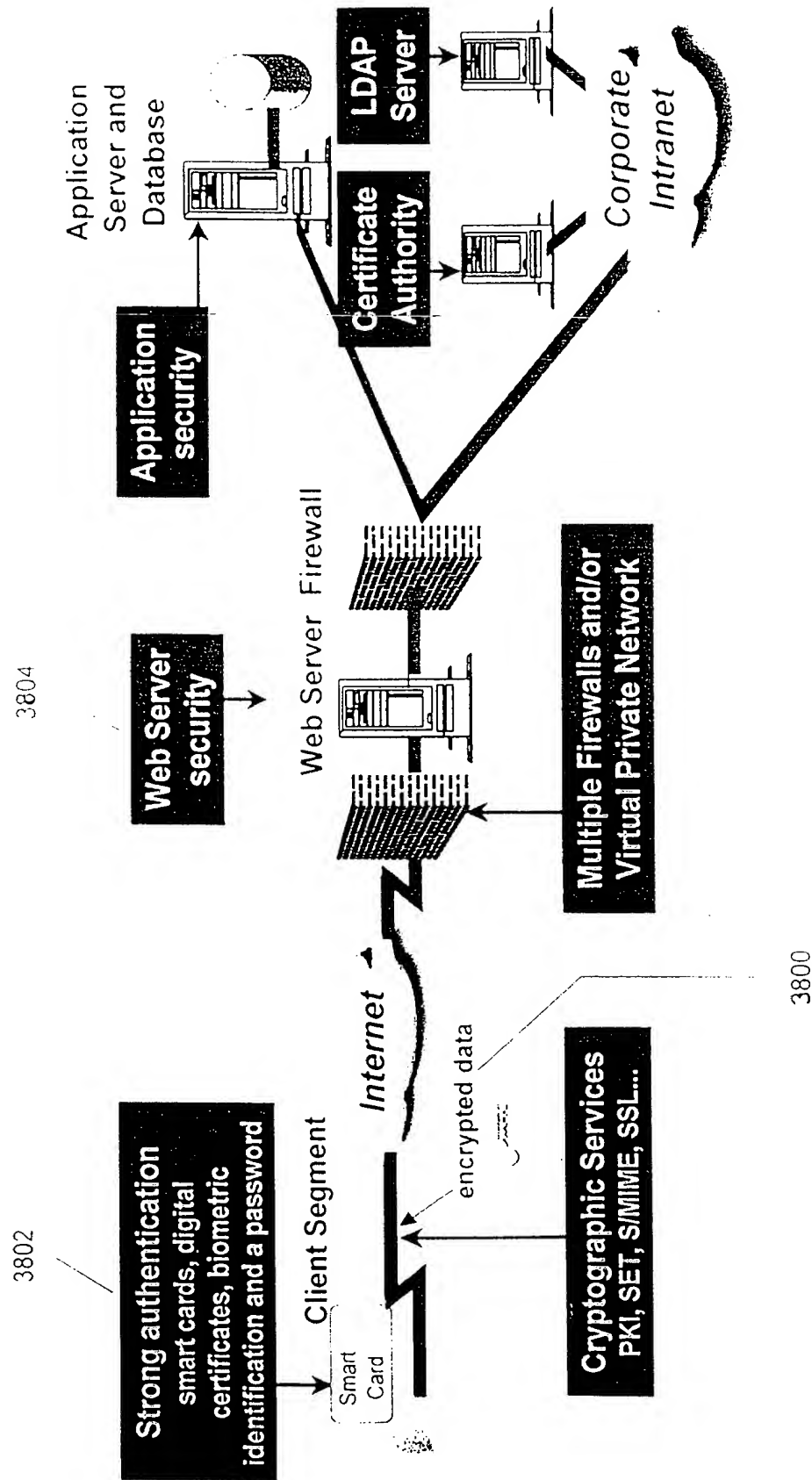


Figure 38

|   |                                 |     |  |                               |     |  |                                |  |  |
|---|---------------------------------|-----|--|-------------------------------|-----|--|--------------------------------|--|--|
| 3900<br><i><b>SECURITY PRINCIPLES</b></i> | 3902<br>Authentication Services |     |  | 3904<br>Cryptography Services |     |  | 3906<br>Certification Services |  |  |
|   | Identification                  | Yes |  |                               | Yes |  | Yes                            |  |  |
|   | Authentication                  | Yes |  |                               | Yes |  | Yes                            |  |  |
|   | Authorization                   | Yes |  |                               |     |  | Yes                            |  |  |
|   | Privacy                         |     |  |                               | Yes |  | Yes                            |  |  |
|   | Integrity                       |     |  |                               | Yes |  | Yes                            |  |  |
|   | Non-Repudiation                 |     |  |                               |     |  | Yes                            |  |  |

Figure 39



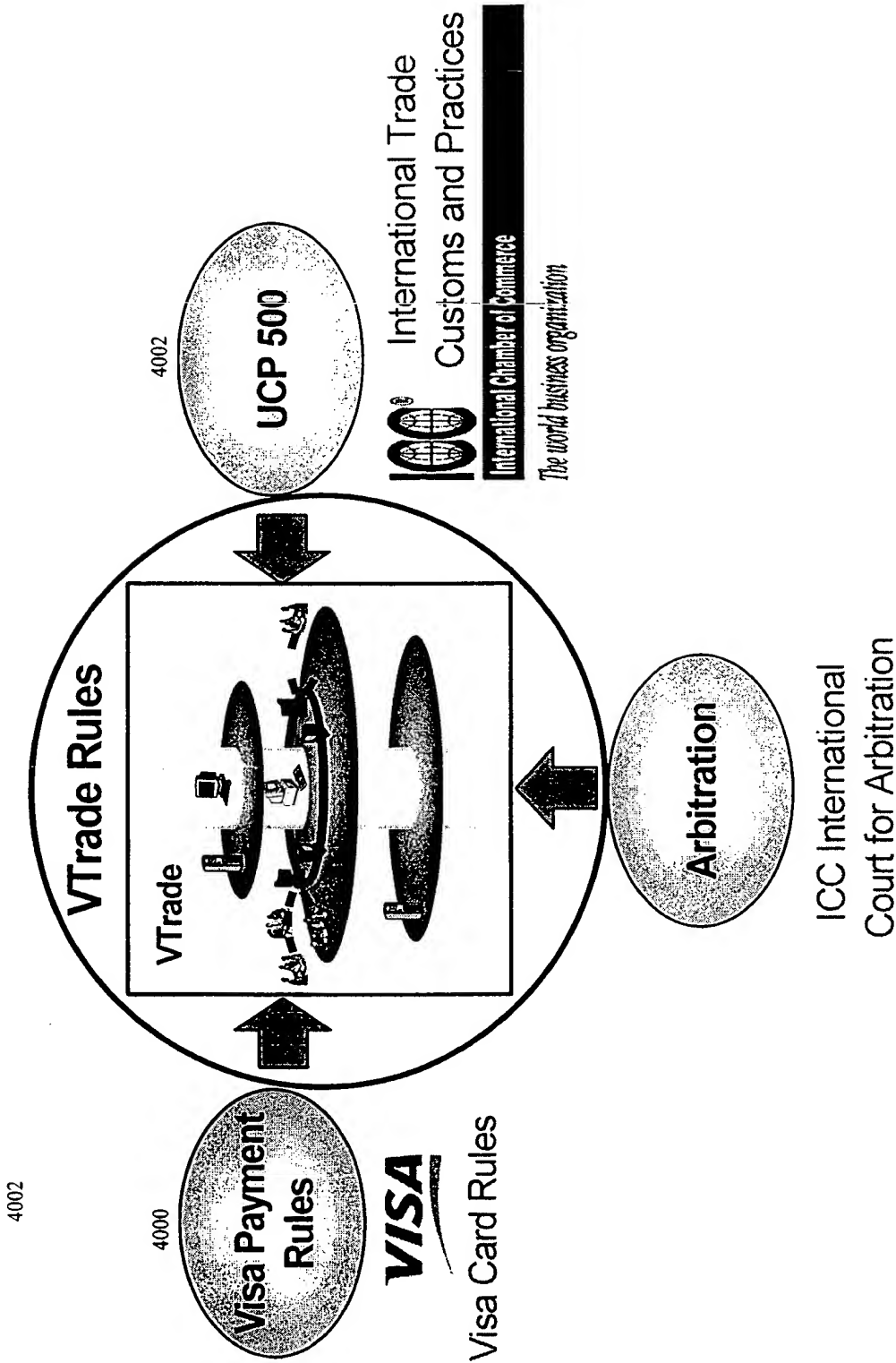


Figure 40

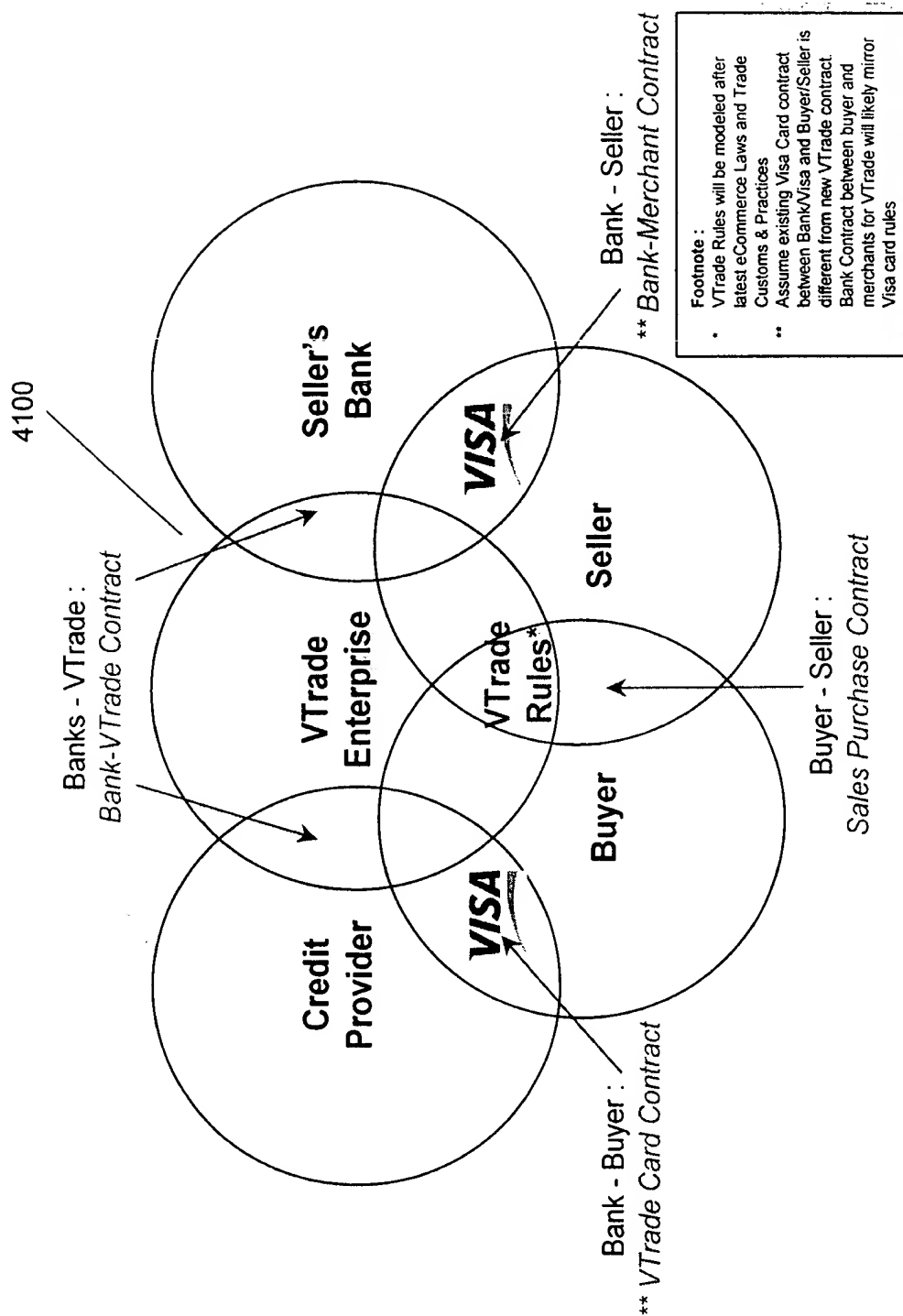


Figure 41

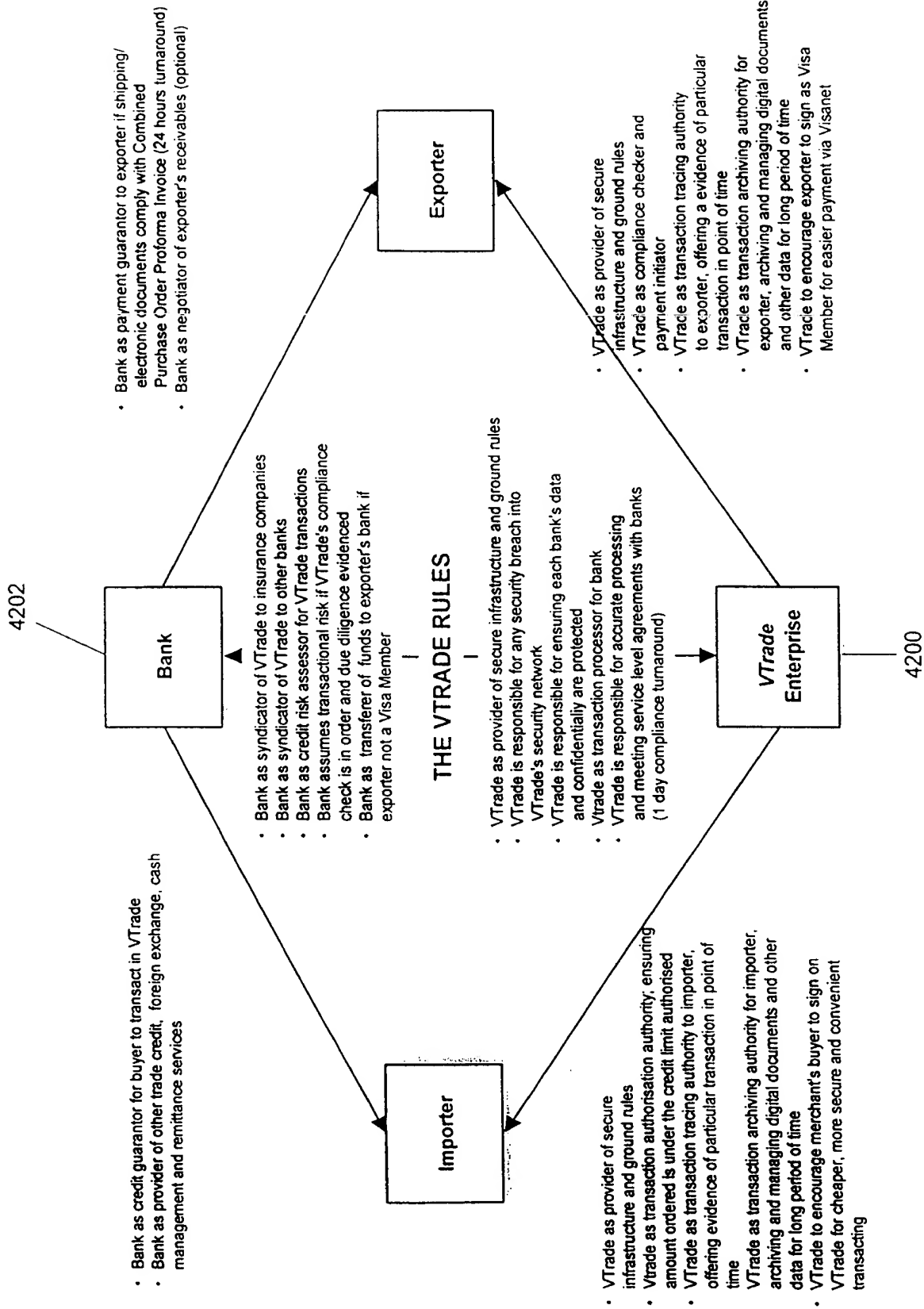


Figure 42

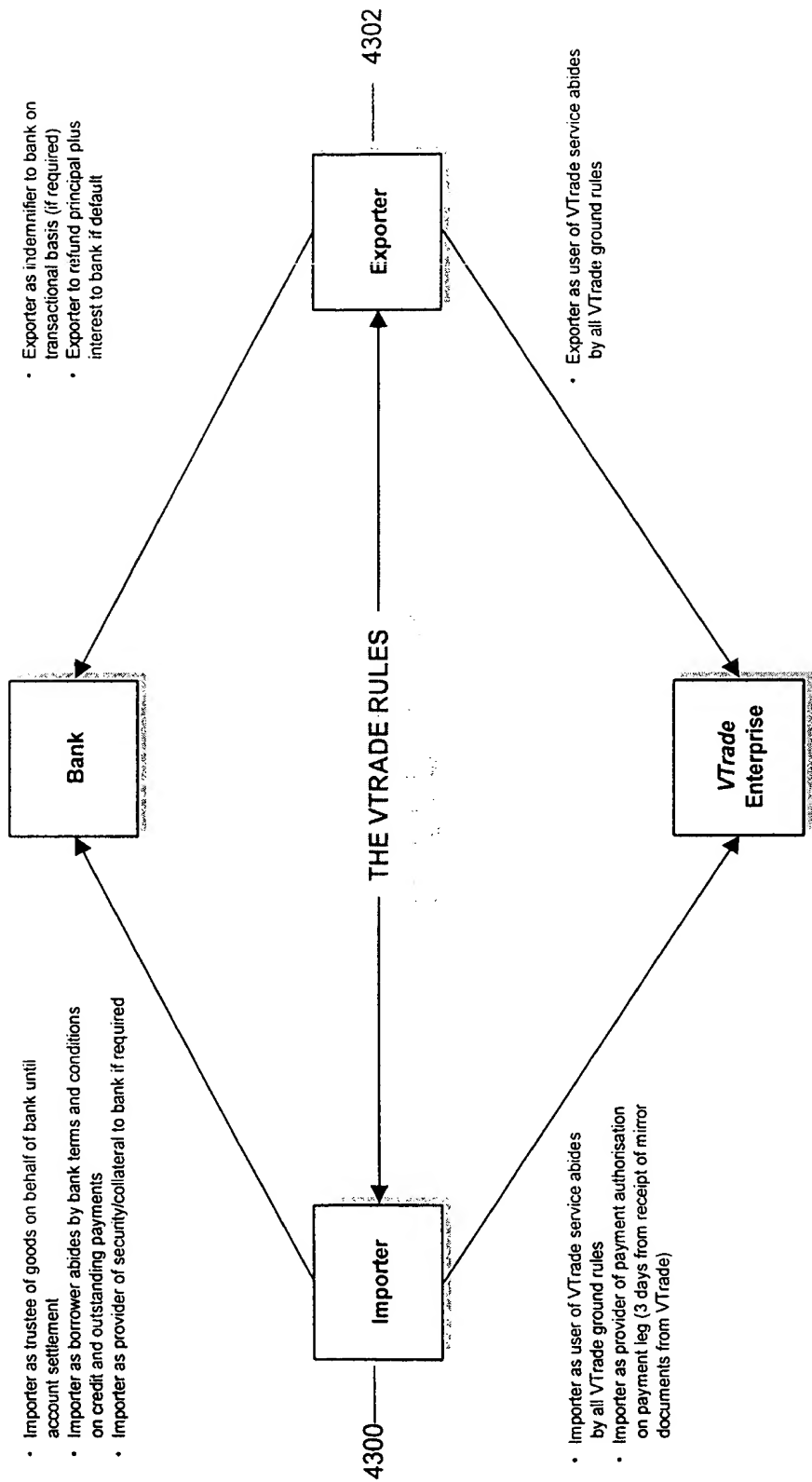


Figure 43

Figure 44

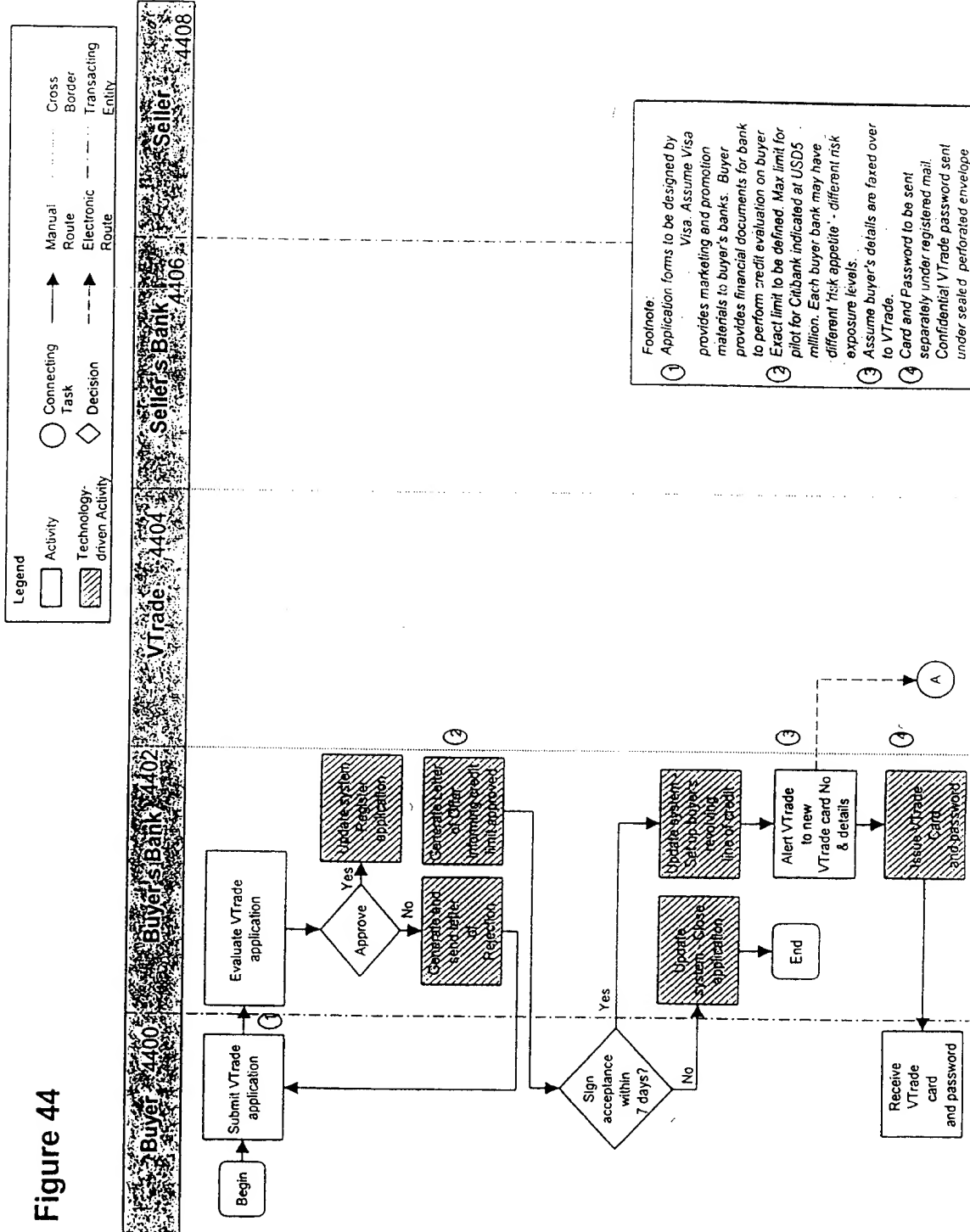
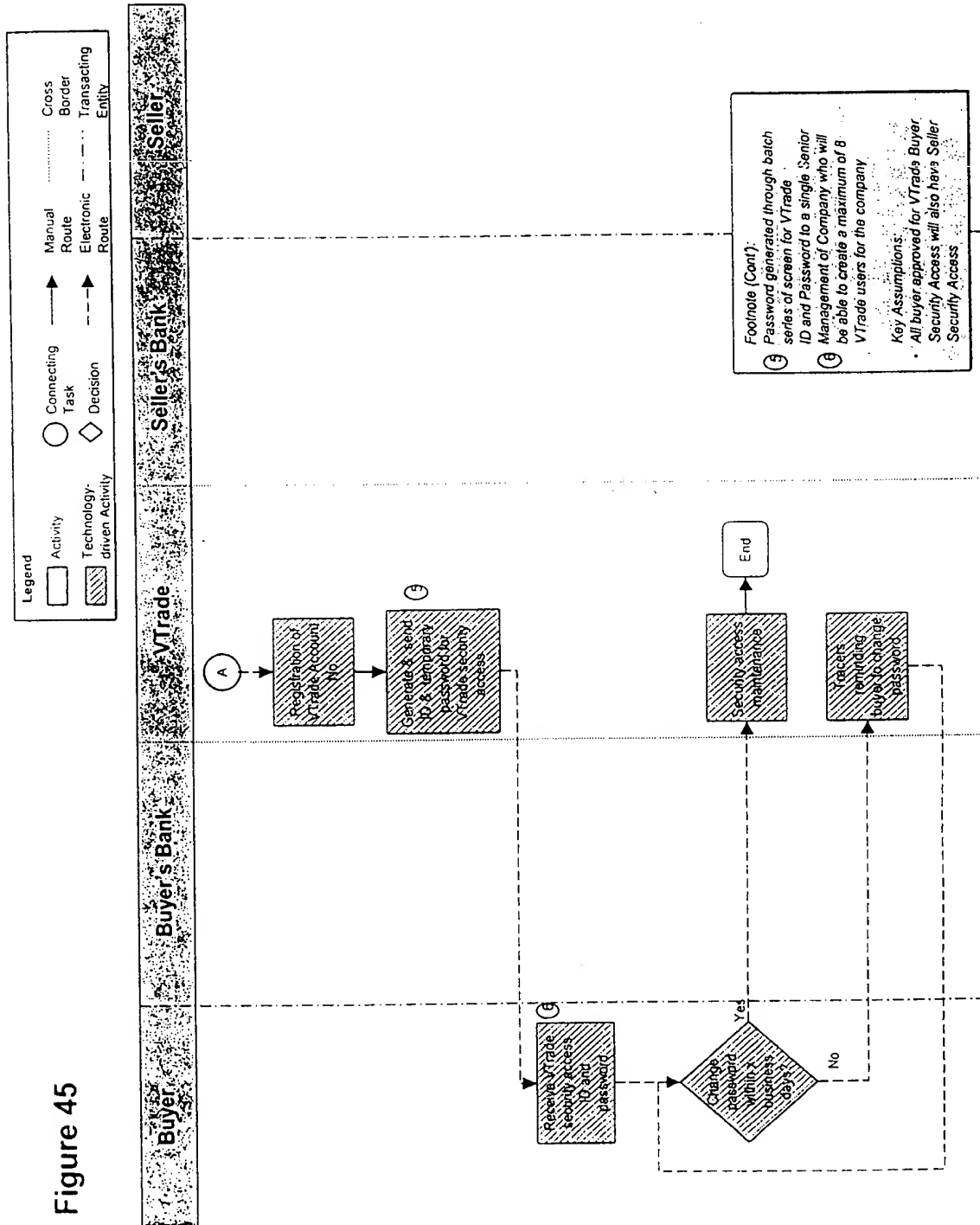


Figure 45



**Figure 46**

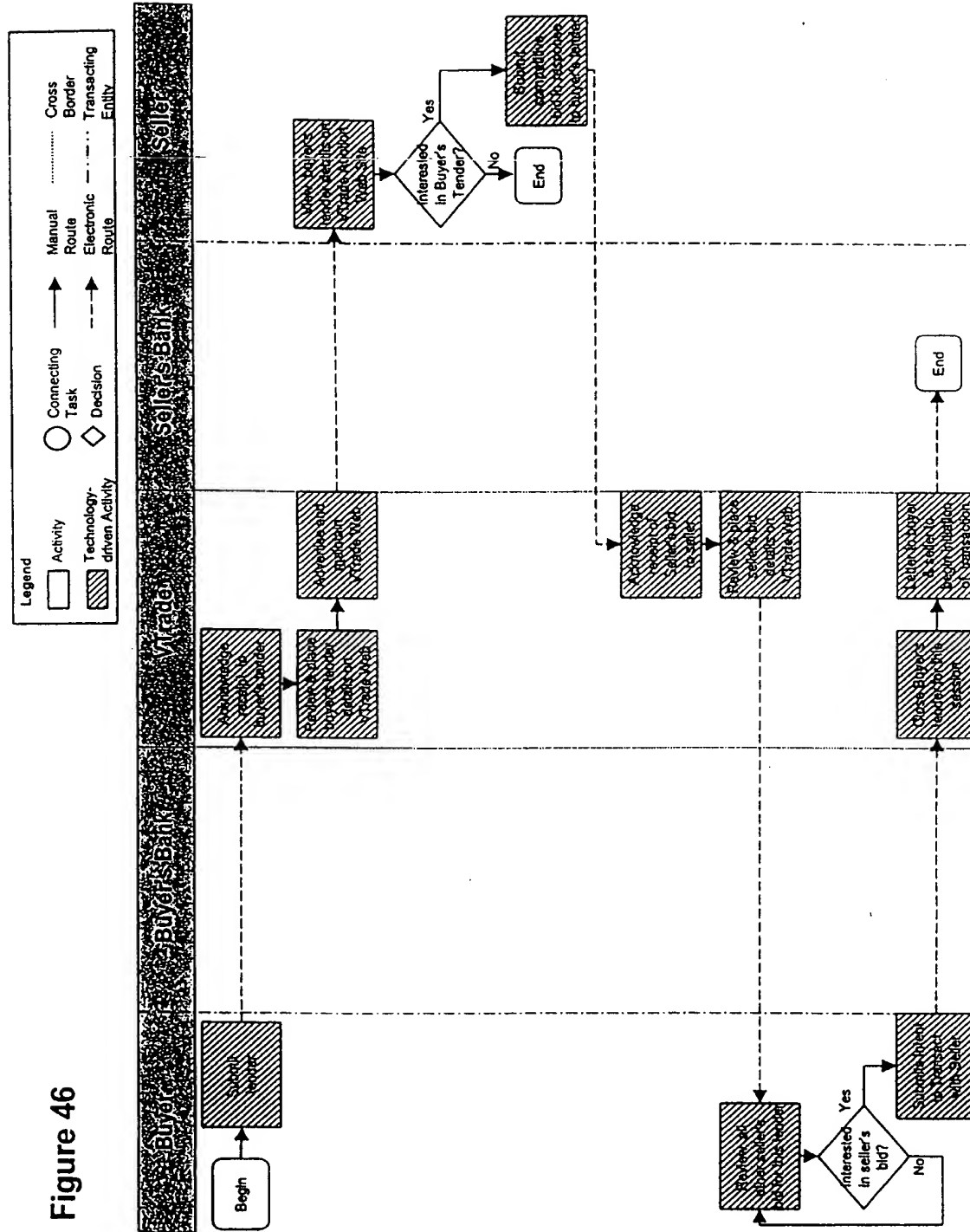


Figure 47

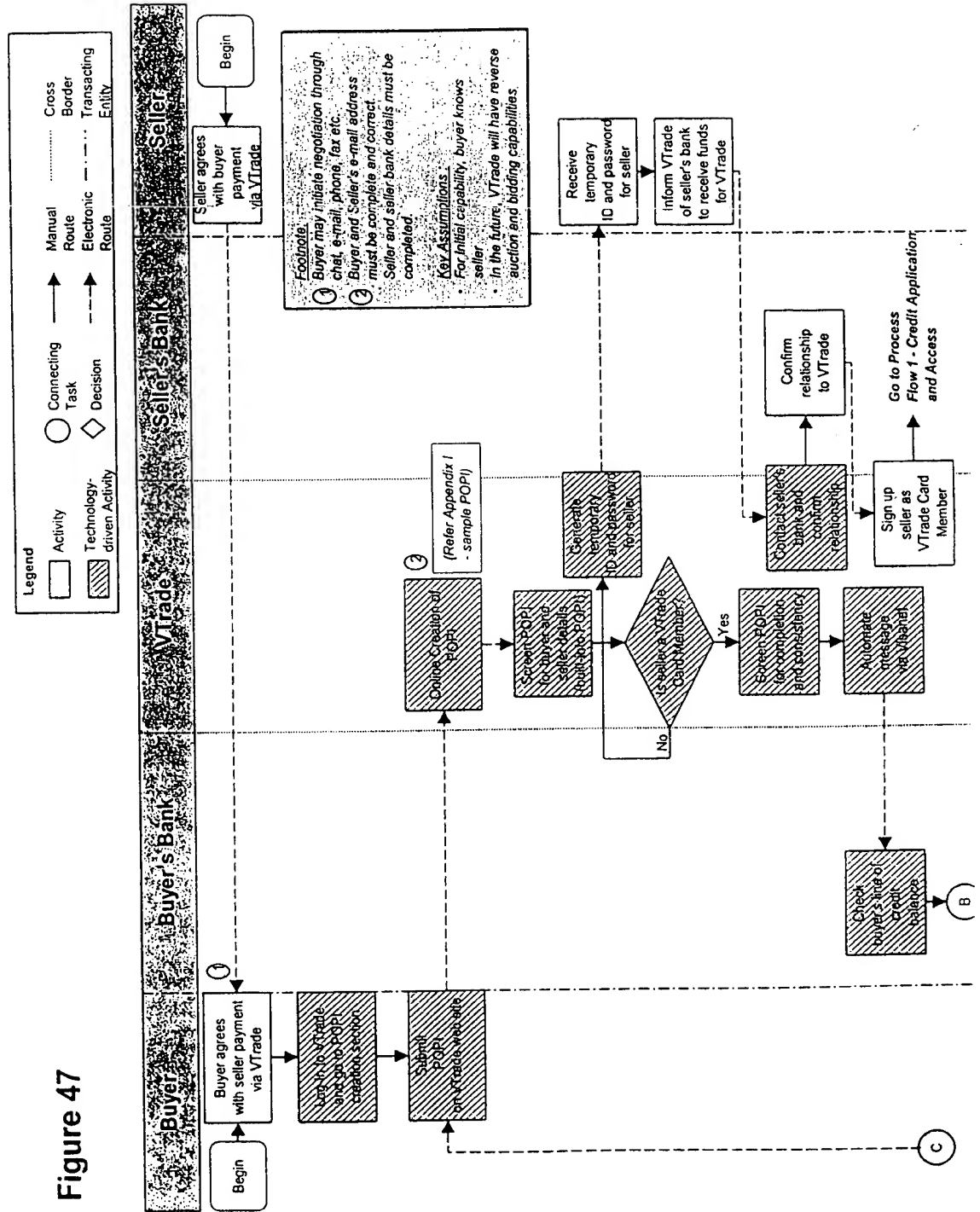
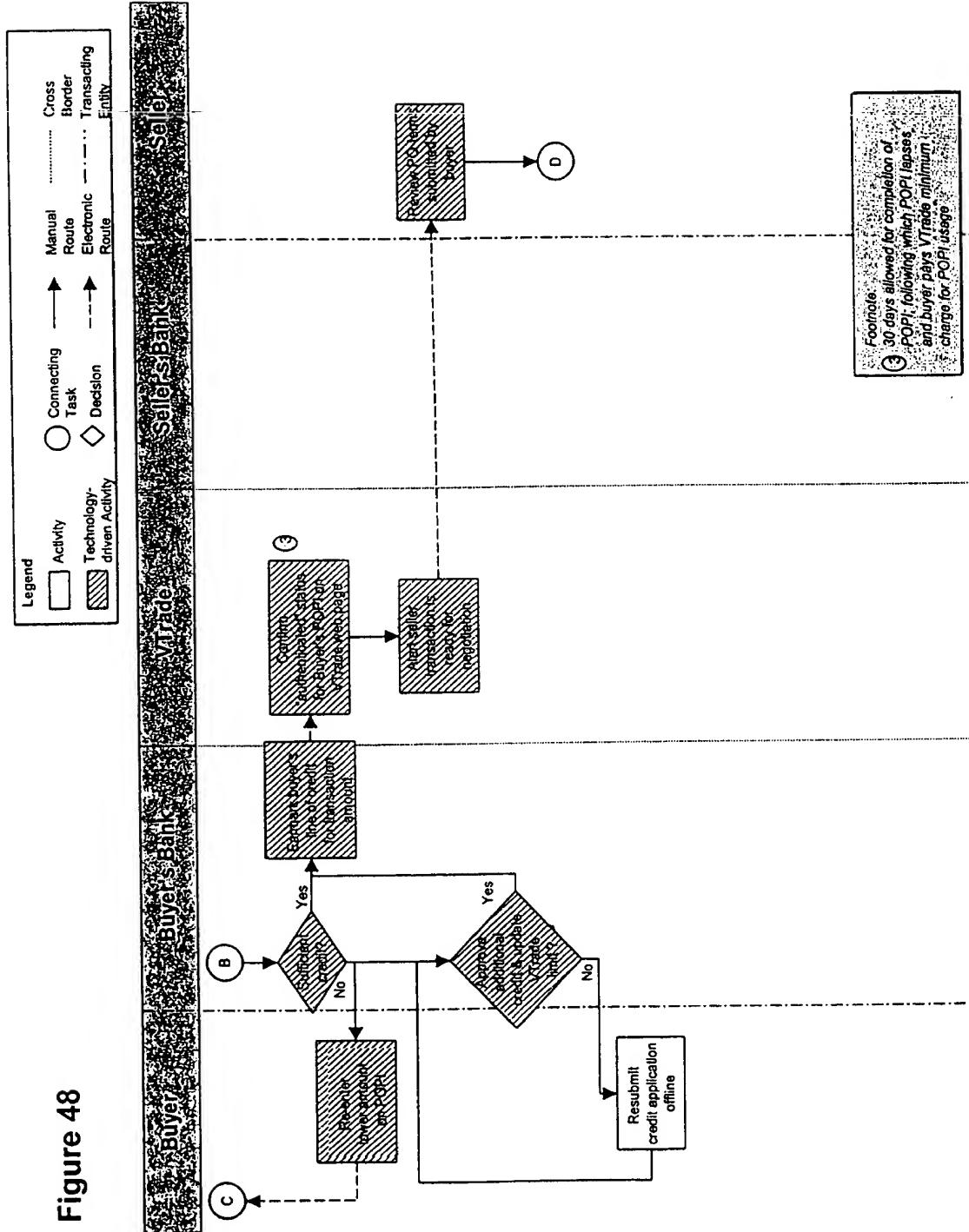




Figure 48



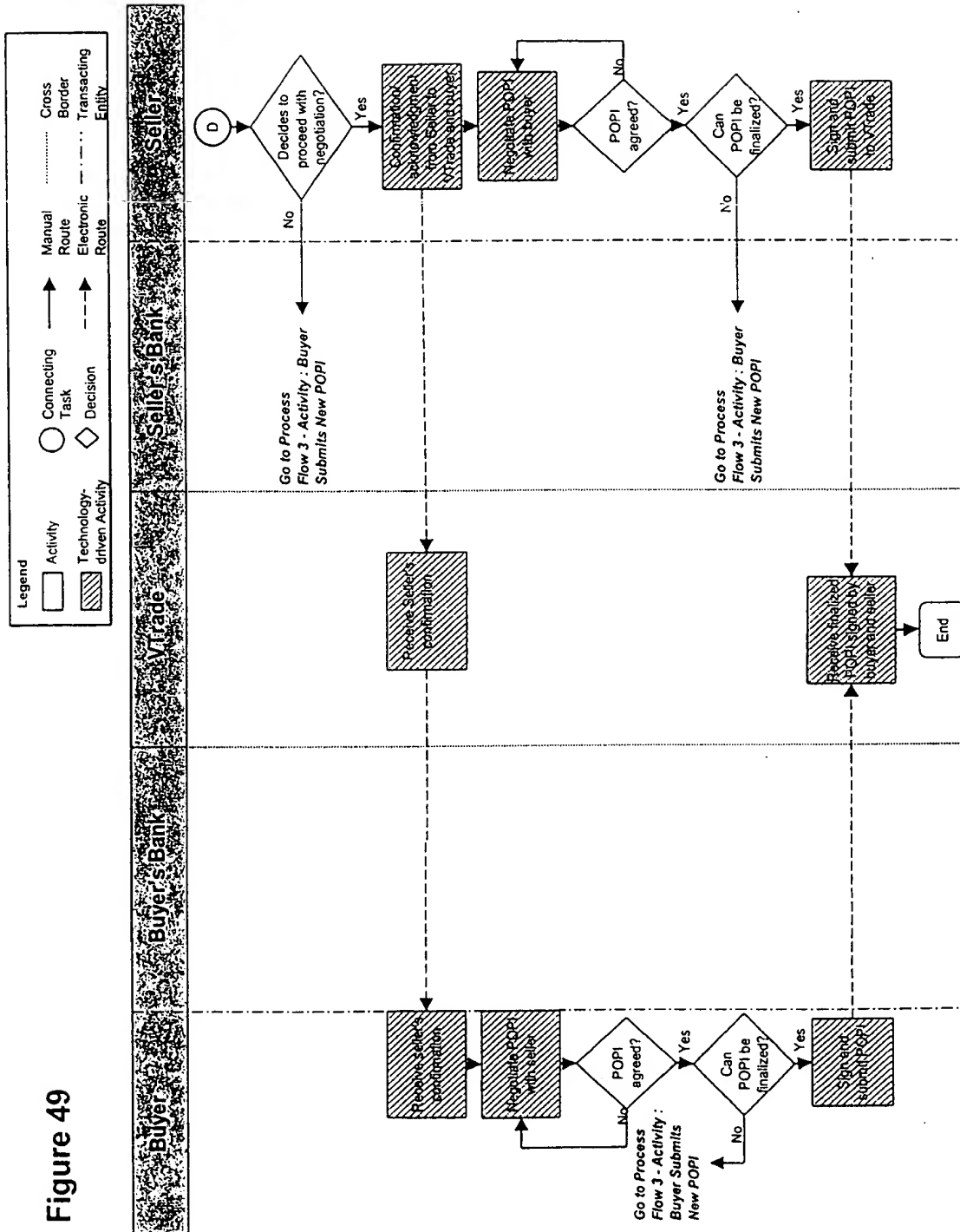


Figure 50

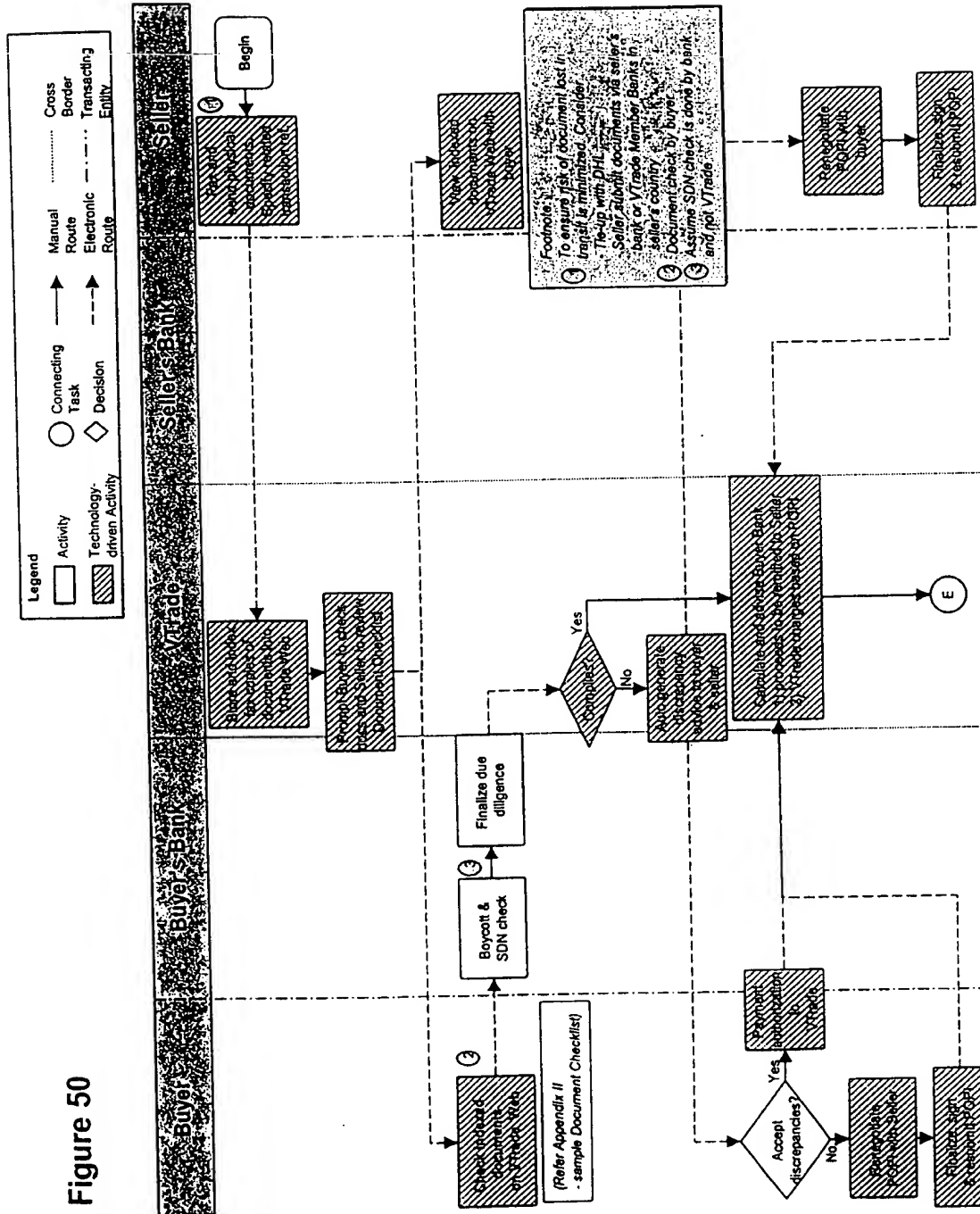


Figure 51

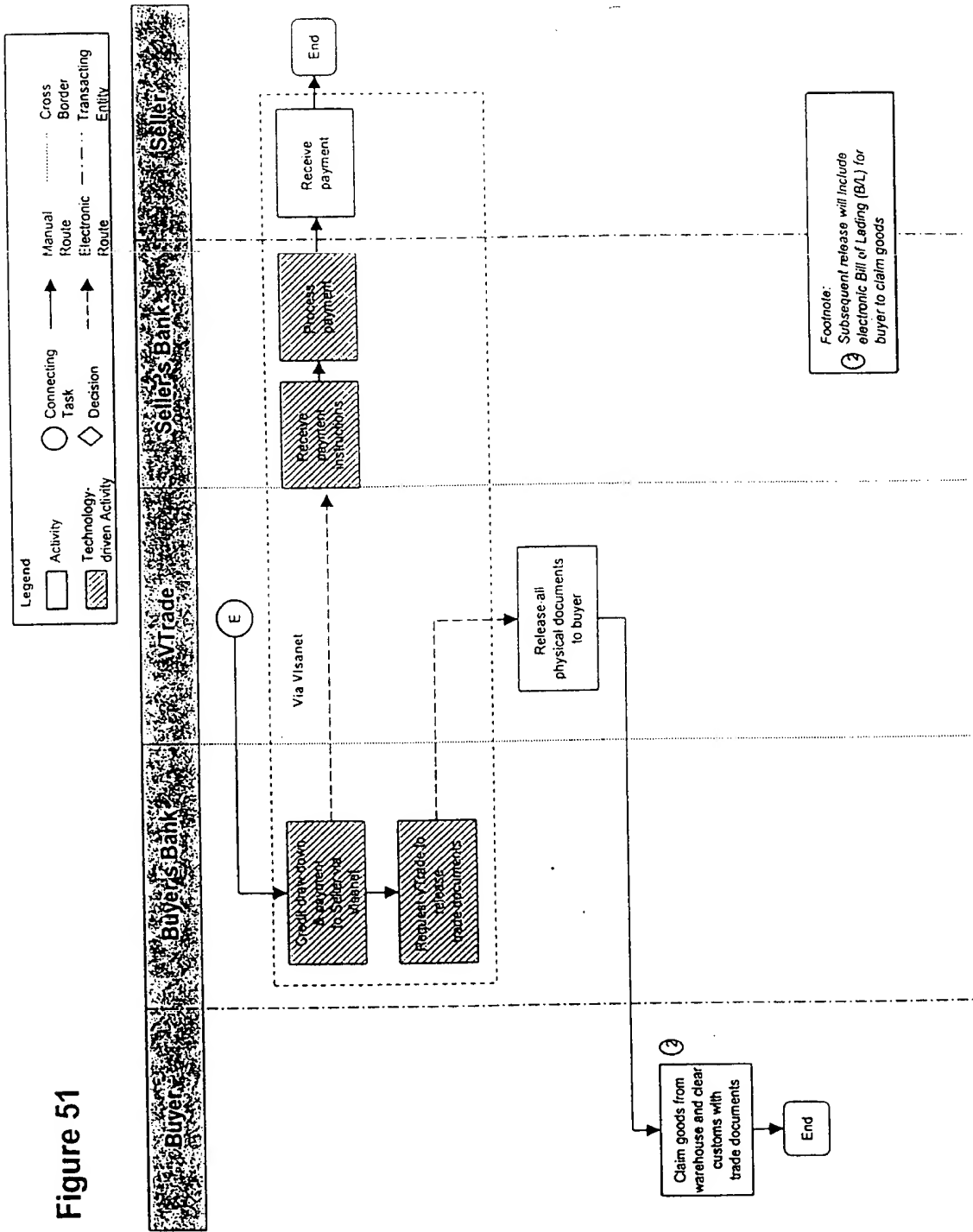
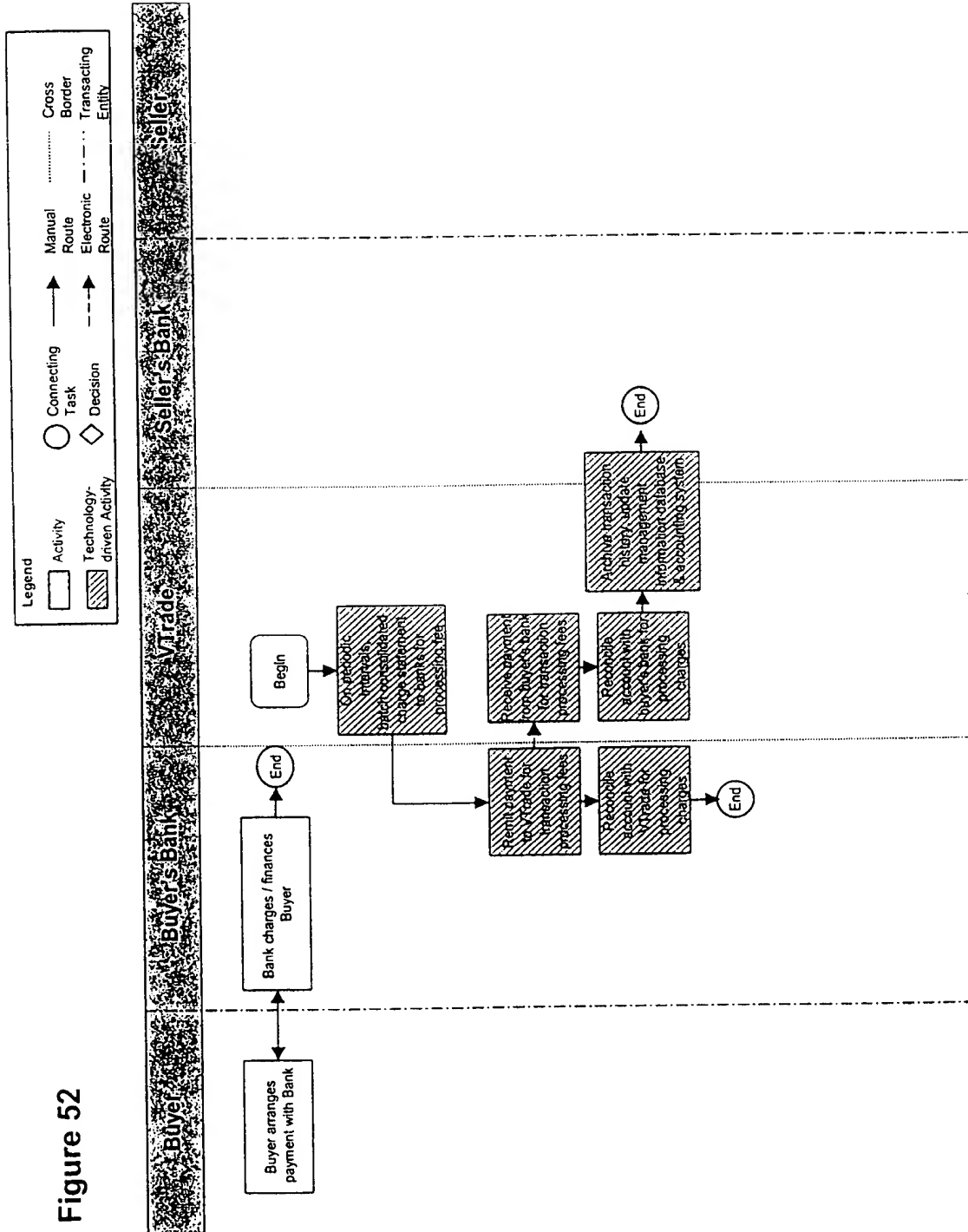


Figure 52



### eMarketplace Models

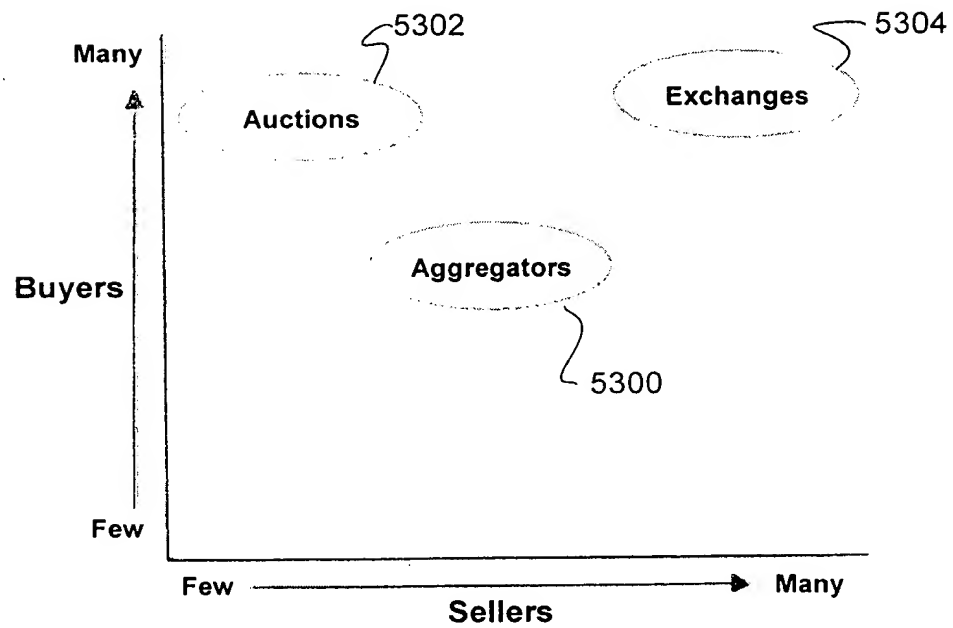


Figure 53

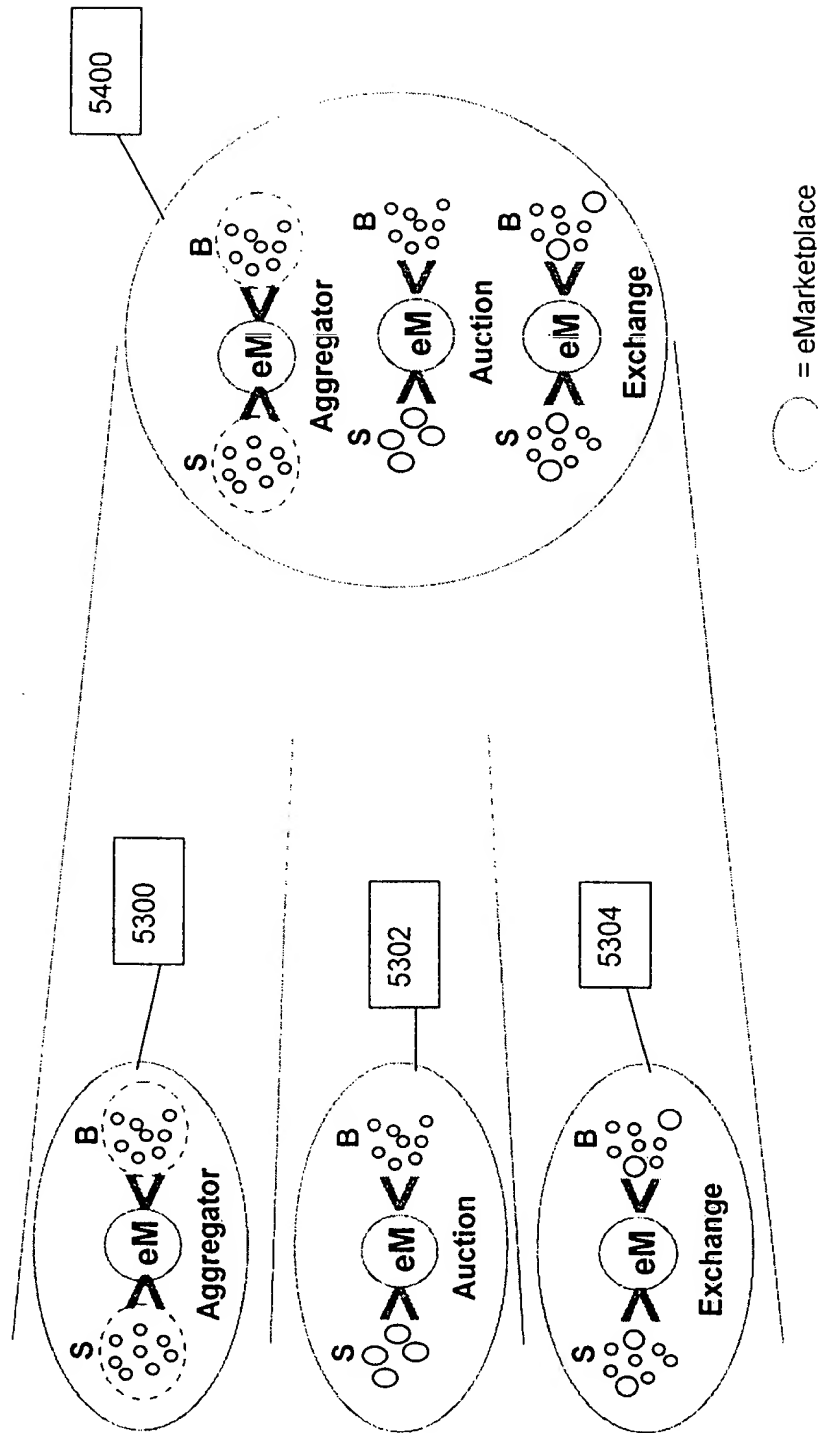


Figure 54

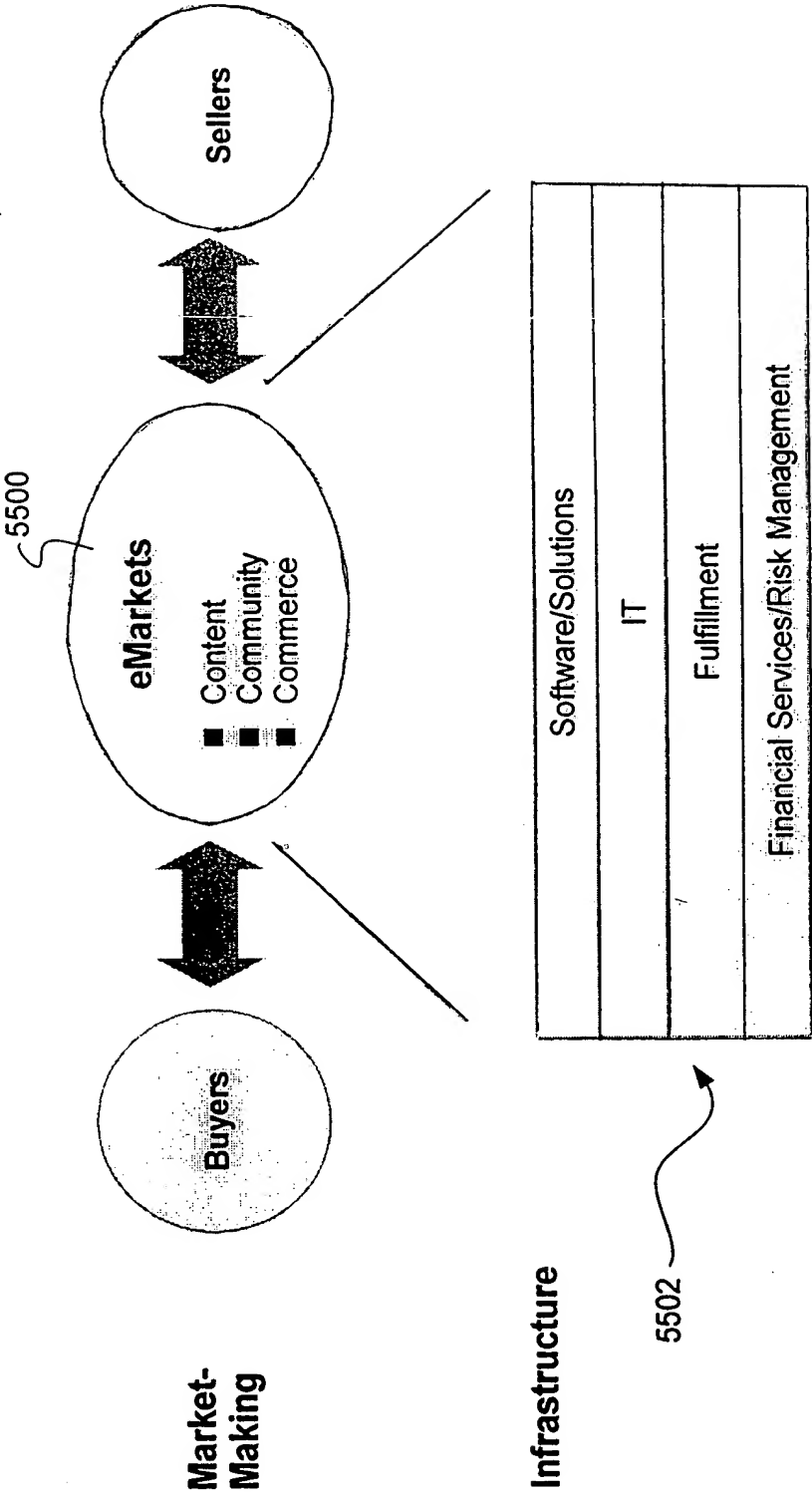


Figure 55



## Infrastructure

|   | Description   | Examples   |
|---|---|--|
| 5600<br>Software/<br>Solutions<br>→                       | <ul style="list-style-type: none"> <li>■ The software which makes the site run</li> </ul>   | <ul style="list-style-type: none"> <li>■ Auction engine</li> <li>■ Content management</li> <li>■ ERP integration software</li> </ul>   |
| 5602<br>IT<br>→   | <ul style="list-style-type: none"> <li>■ Setting up the site and providing ongoing maintenance</li> </ul>   | <ul style="list-style-type: none"> <li>■ Systems integration</li> <li>■ Hosting</li> <li>■ Application Service Providers</li> </ul>  |
| 5604<br>Fulfillment<br>→                                  | <ul style="list-style-type: none"> <li>■ Organizing the physical settlement of trades after they have been agreed upon</li> </ul>   | <ul style="list-style-type: none"> <li>■ Shipping</li> <li>■ Warehousing</li> <li>■ Inspection</li> </ul>  |
| 5606<br>Financial<br>Services/<br>Risk<br>Management<br>→ | <ul style="list-style-type: none"> <li>■ Facilitating the financing and transfer of funds between parties to a transaction</li> <li>■ Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks</li> </ul> | <ul style="list-style-type: none"> <li>■ Payment processing</li> <li>■ Receivables management</li> <li>■ Financing/ credit</li> <li>■ Authentication</li> <li>■ Warranties</li> <li>■ Derivatives/options</li> </ul> |

Figure 56

## Needs During Buy/Sell Process

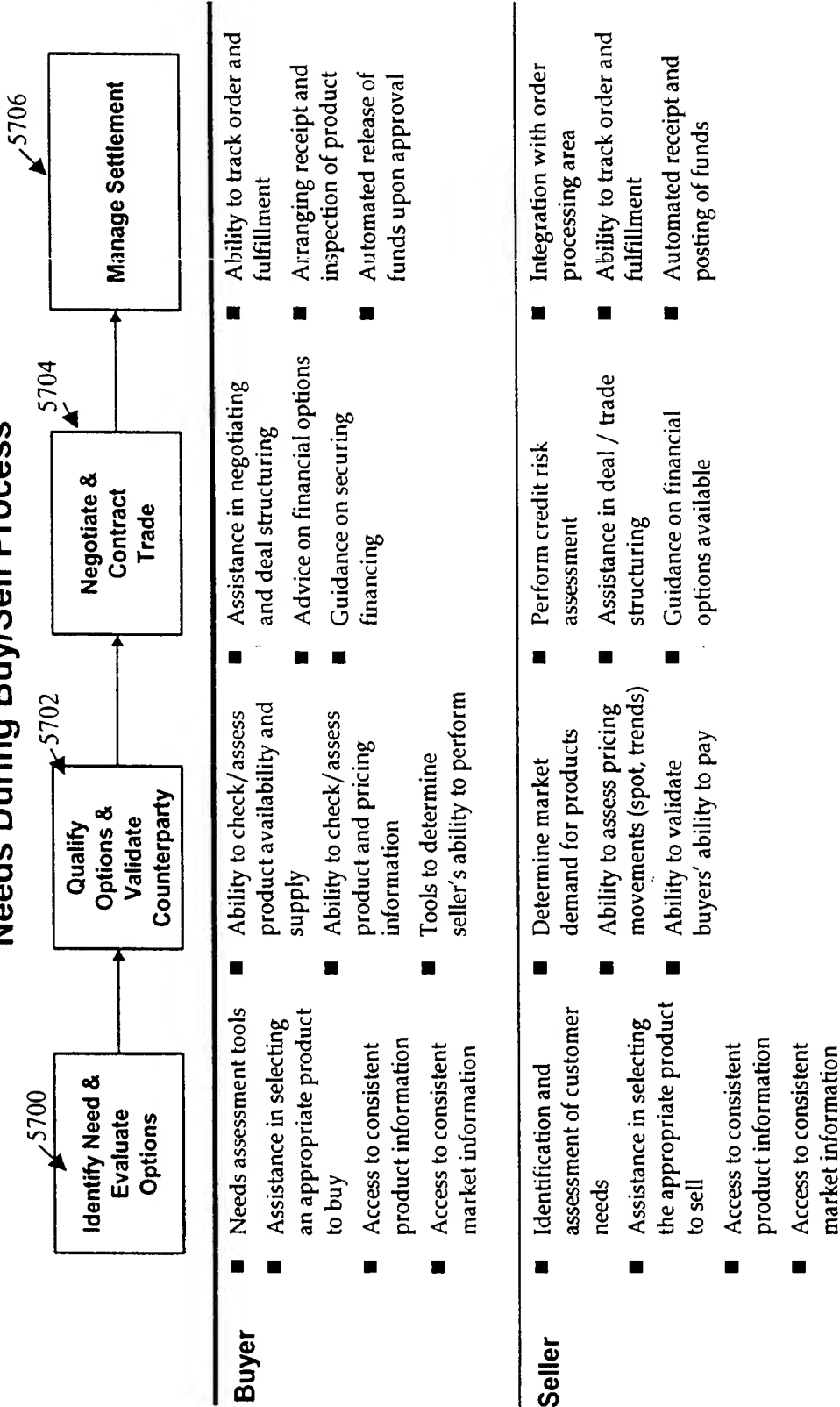


Figure 57

# Tasks During Buy/Sell Process

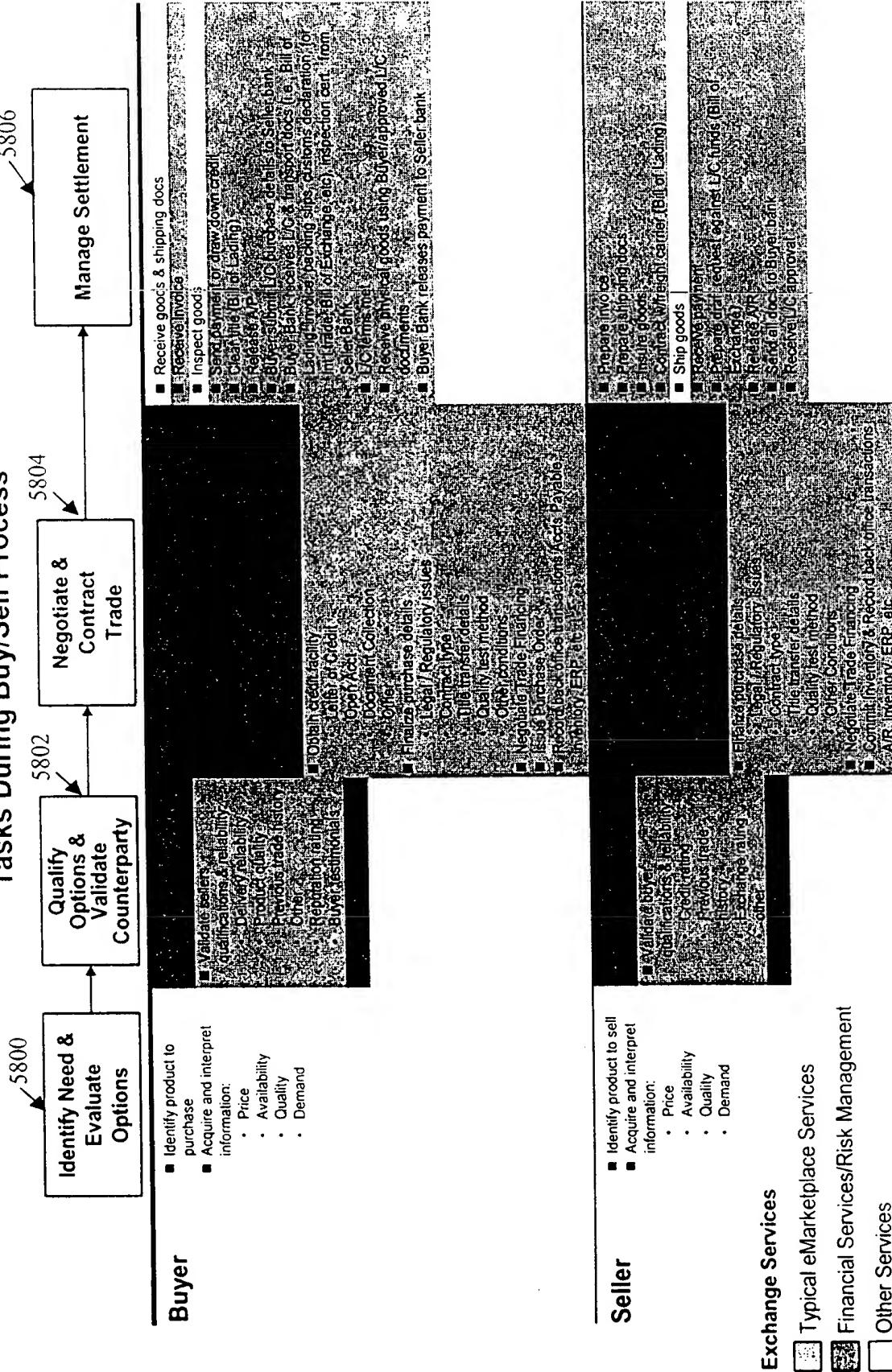
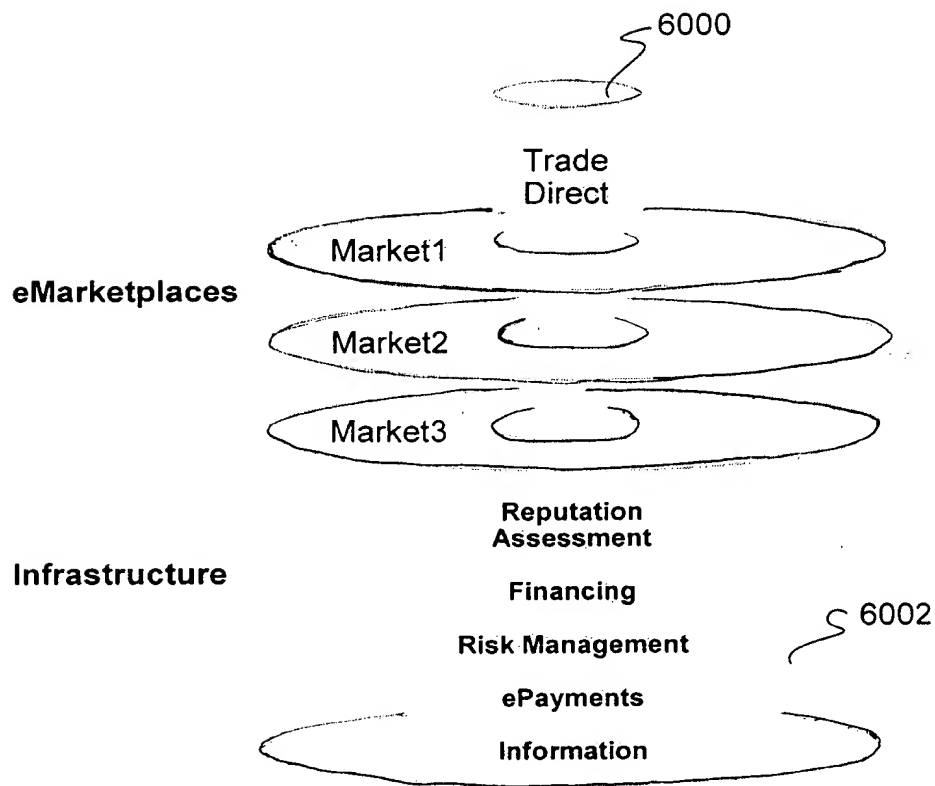


Figure 58

| Service Area                         | Service  | Buyer/Seller Value Proposition   | eMkt Place Value Proposition   |
|--------------------------------------|--|--|--|
| <b>Reputation Assessment</b><br>5900 | ■ Online documentation of credit worthiness included in profile  | ■ Increases member confidence in trading partners  | ■ Increases transaction volume and transaction-related revenues                  |
|                                      | ■ Credit rating engine based on historical transaction data  |  | ■ Potential service revenue (per credit profile provision)                       |
|                                      | ■ Member-specified credit rating   |  |  |
|                                      | ■ Authentication when using site   |  |  |
| <b>Financing</b><br>5902             | ■ Lines of credit, leasing, inventory financing  | ■ Provides access to cash flow management services   | ■ Increases member entanglement  |
|                                      | ■ Factoring, forfeiting, and other receivables financing services  |  | ■ Potential referral revenue   |
| <b>Risk Management</b><br>5904       | ■ Foreign exchange services  | ■ Provides access to services that might be otherwise unavailable to small members             | ■ Increases member entanglement  |
|                                      | ■ Insurance  | ■ Provides seamless service that is more convenient than existing services (e.g., "one click") | ■ Potential referral revenue   |
|                                      | ■ Hedging tools  |  |  |
| <b>ePayments</b><br>5906             | ■ Credit Cards, ACH, SWIFT, wire transfers   | ■ Reduces counterparty payment risk  | ■ Potential to increase qualified member market / transaction volume and revenue |
|                                      | ■ Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment | ■ Reduces transaction costs and time required to complete payment processing                   | ■ Potential referral revenue   |
|                                      | ■ Electronic bill presentment and payment  | ■ Increases speed and accuracy of document processing  | ■ per-transaction revenue  |
|                                      | ■ Online document management   |  | ■ Facilitates eMarketplace revenue model   |
| <b>Information</b><br>5908           | ■ Industry or product-related news   | ■ Enables informed decisions   | ■ Increases member usage and entanglement  |
|                                      | ■ Specific roles/regs  | ■ Provides real insights   | ■ Positions provider as credible and knowledgeable resource                      |
|                                      | ■ Contacts and resources   | ■ Can access additional info without leaving site  | ■ Possible fee for service generator   |
|                                      | ■ Decisions support/advice   |  |  |

Figure 59



**Figure 60**

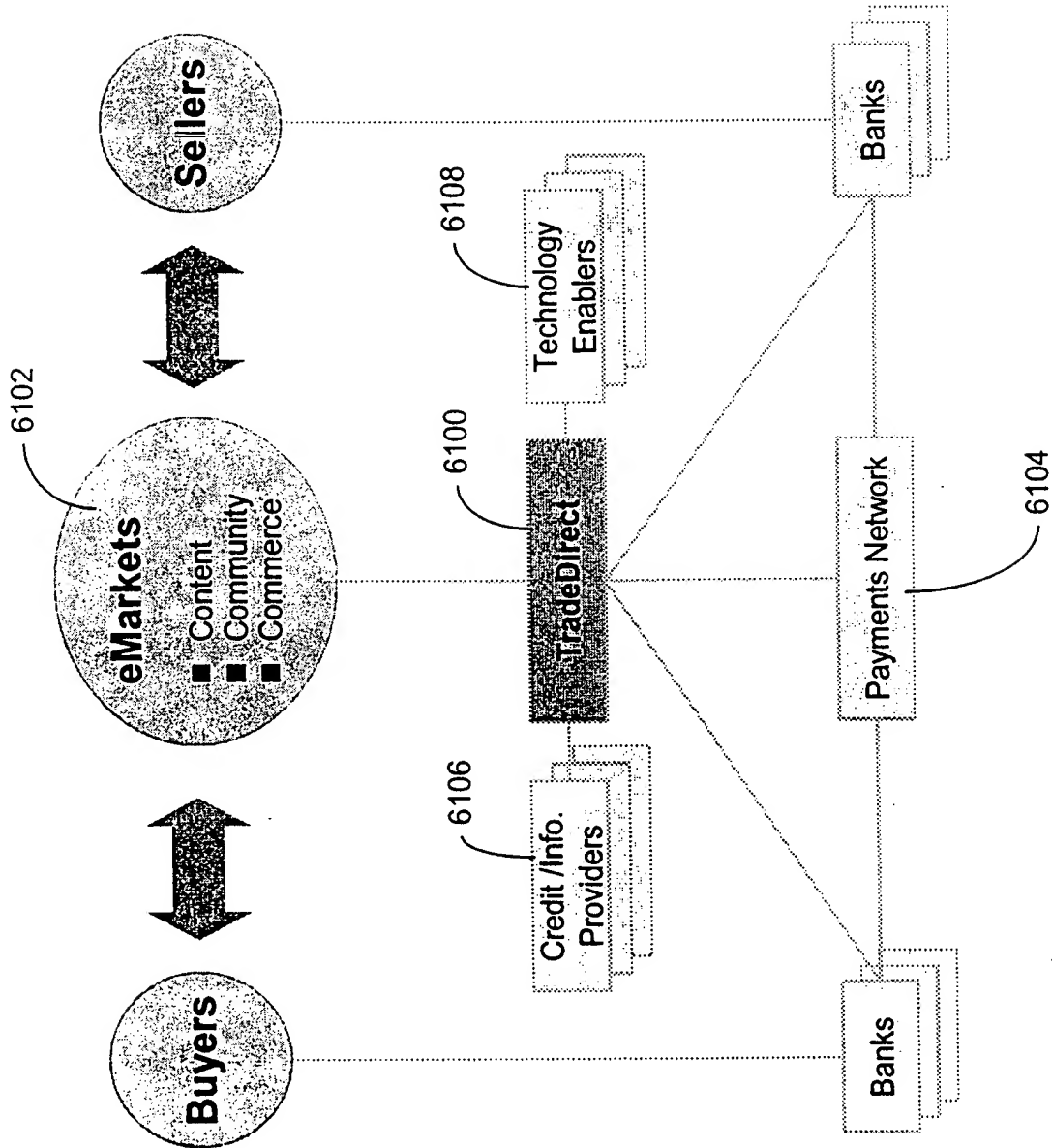


Figure 61

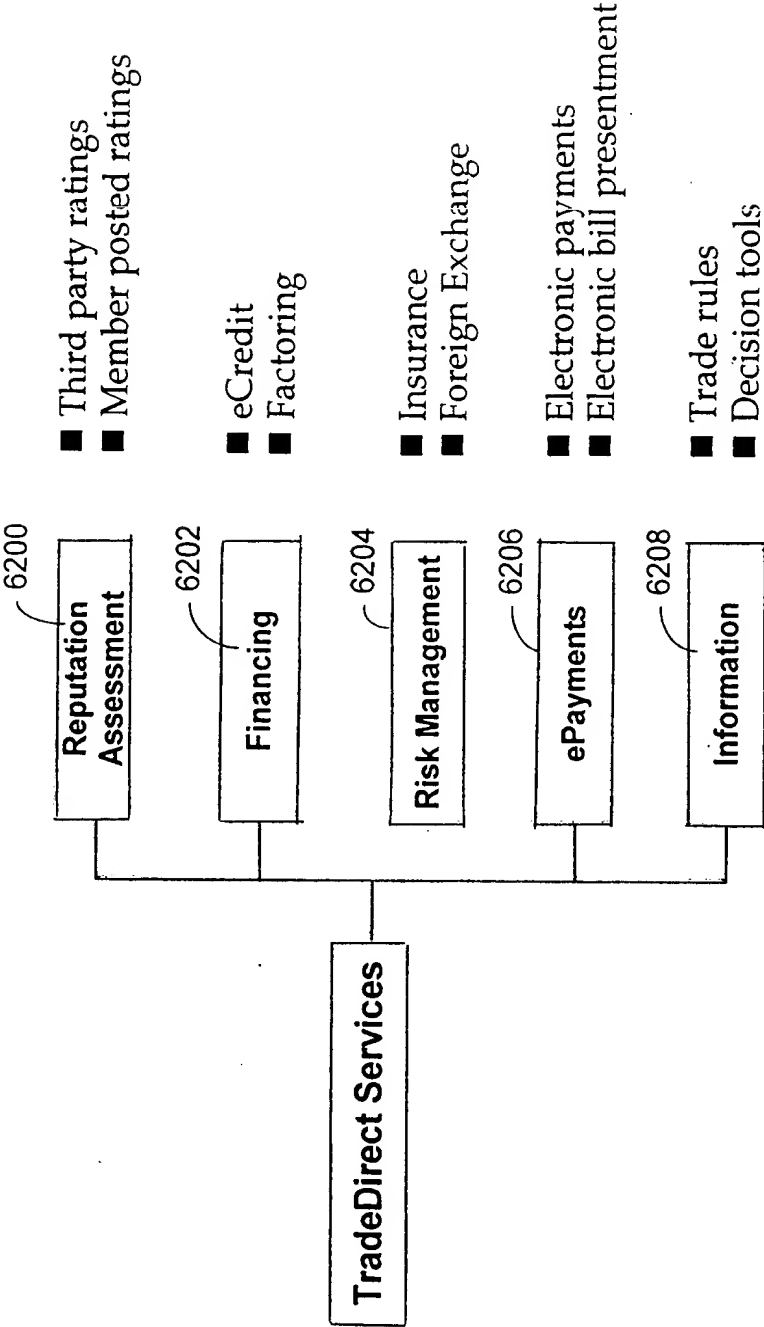
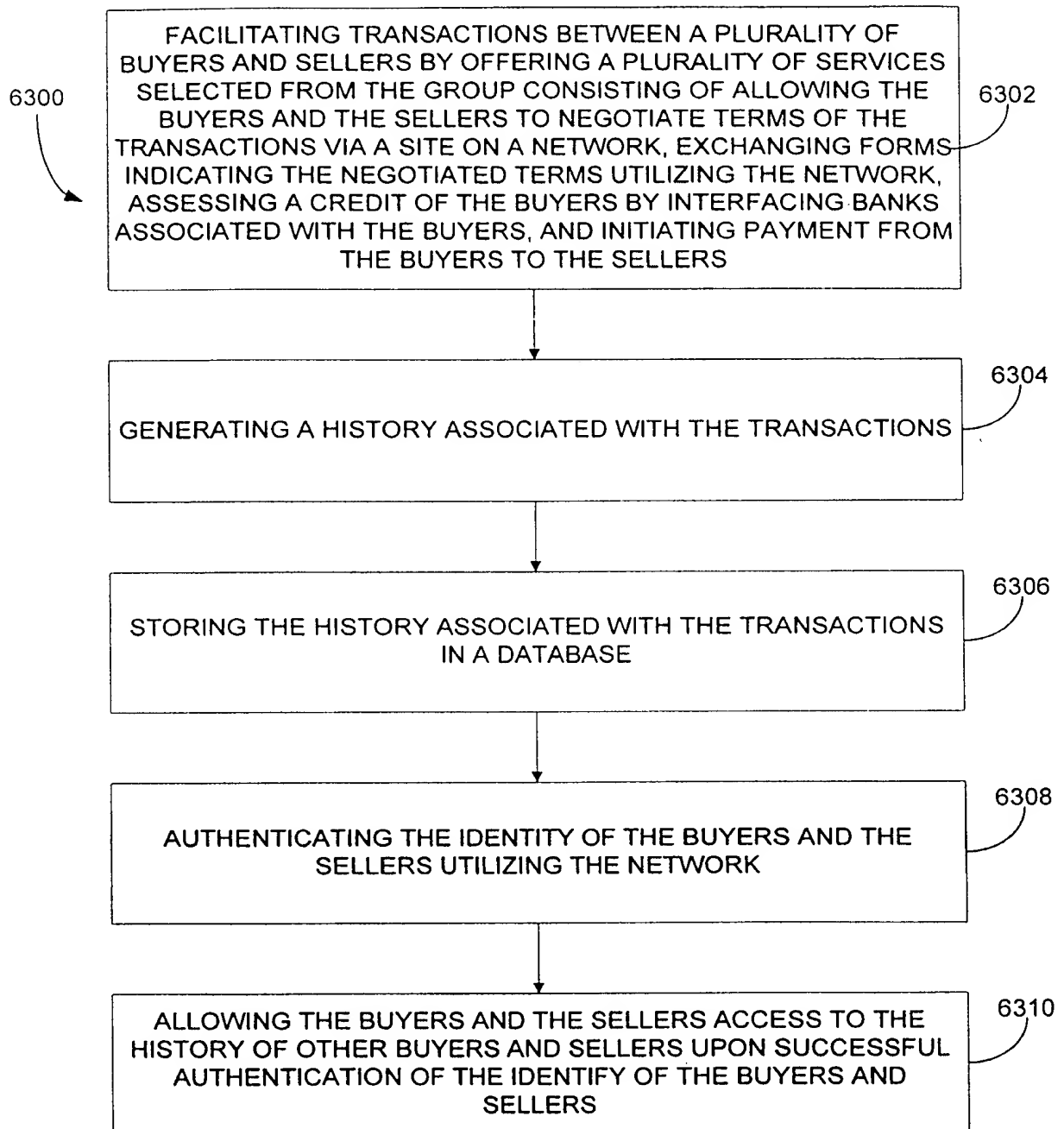
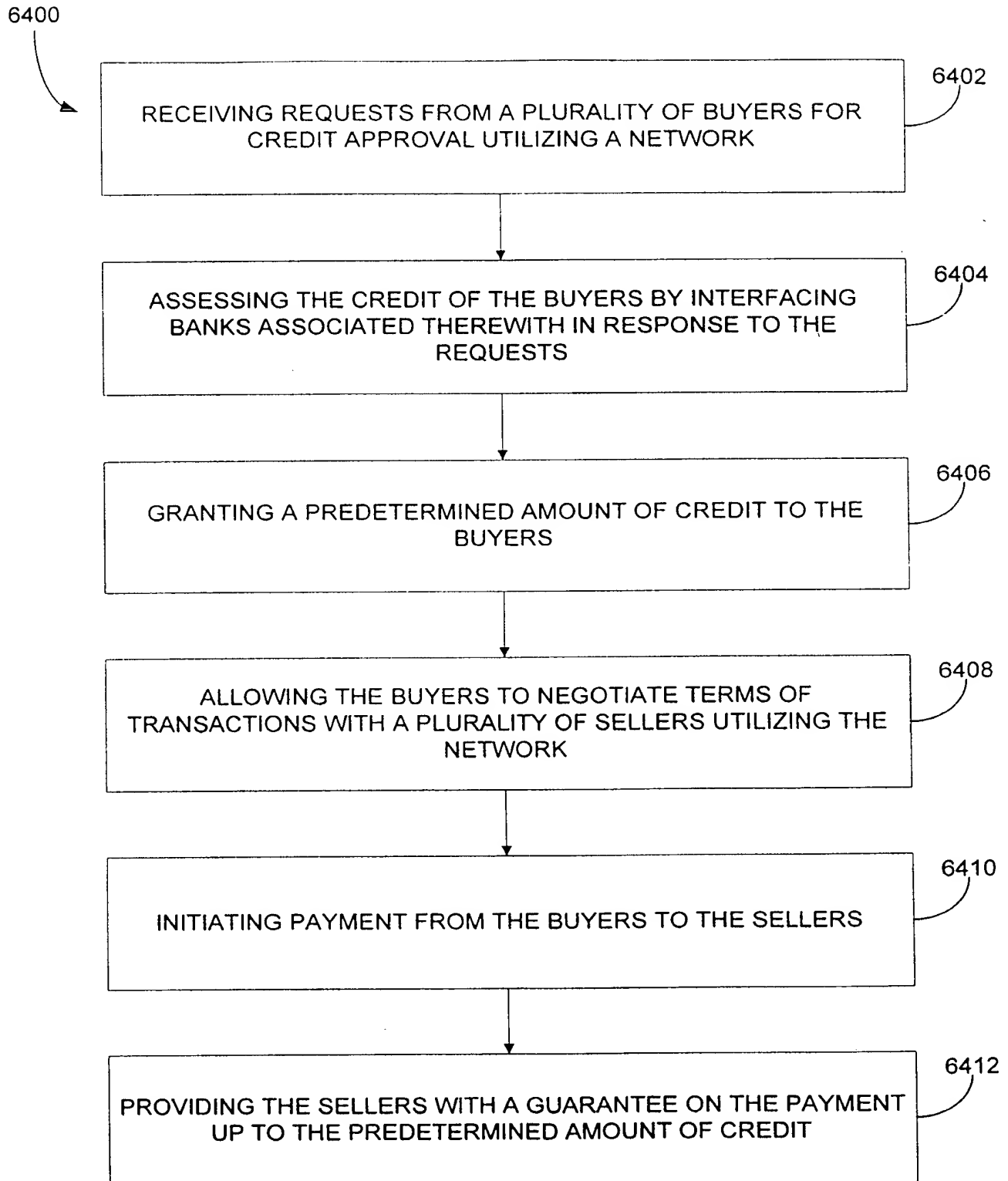


Figure 62

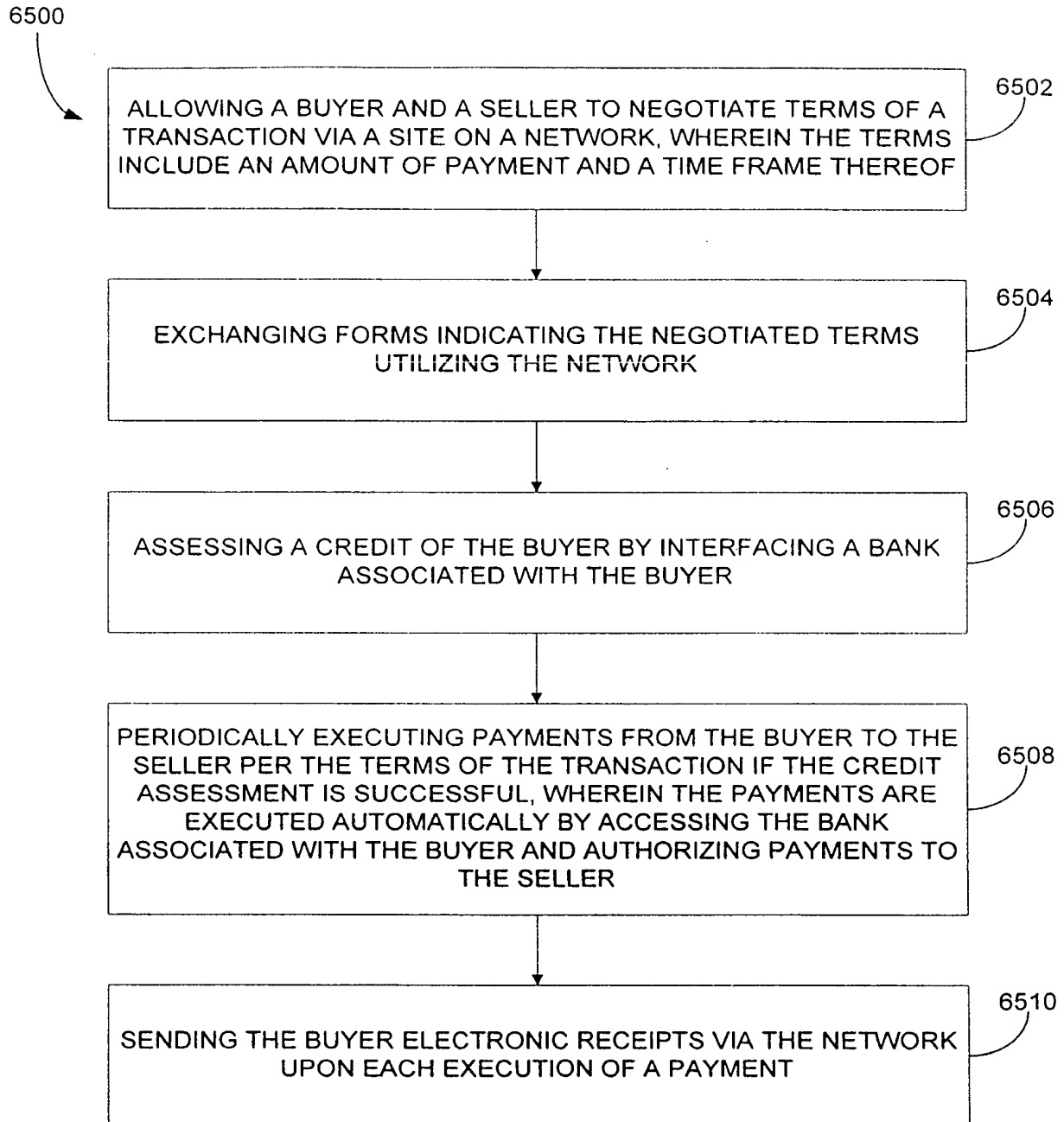


**Figure 63**

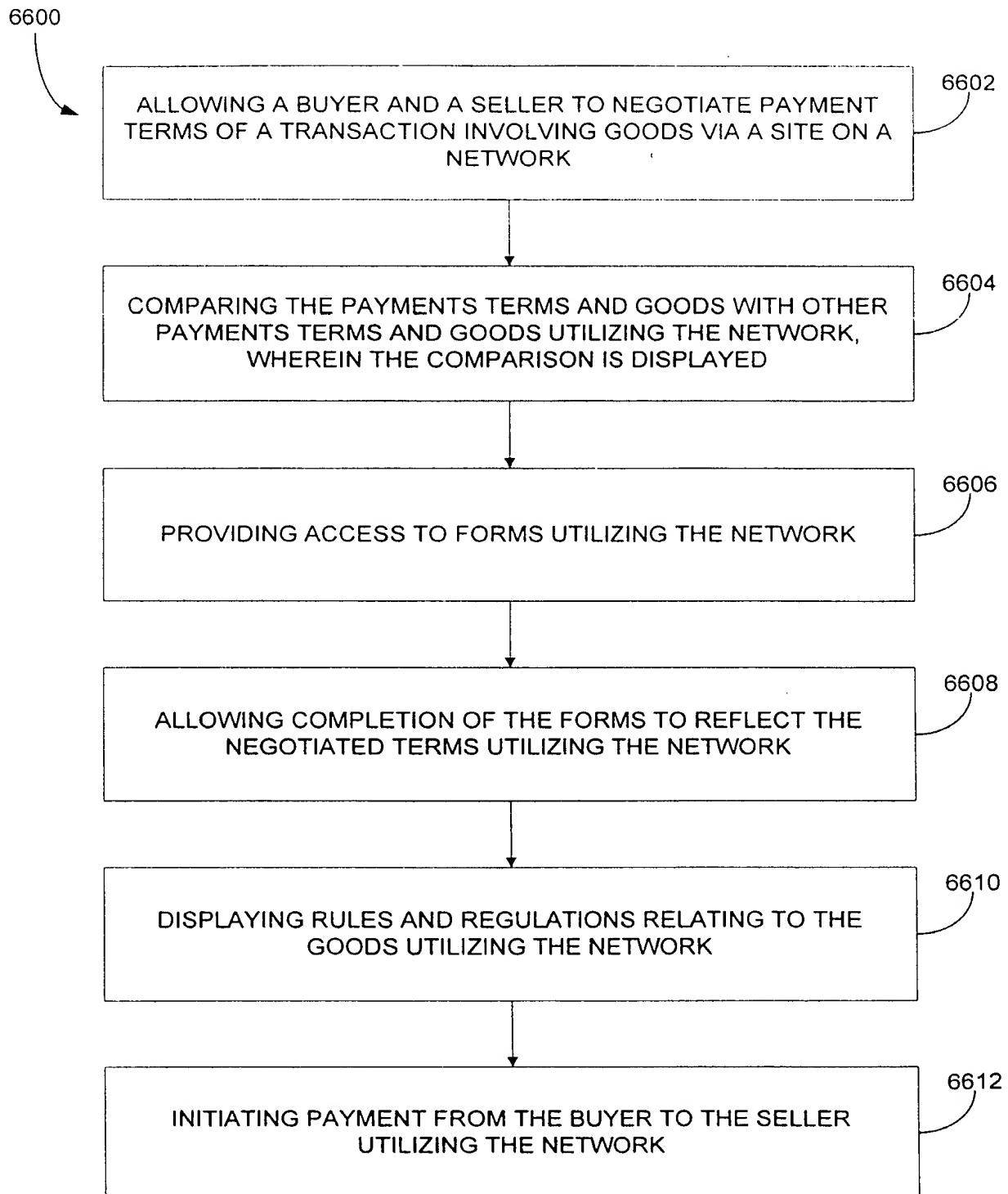




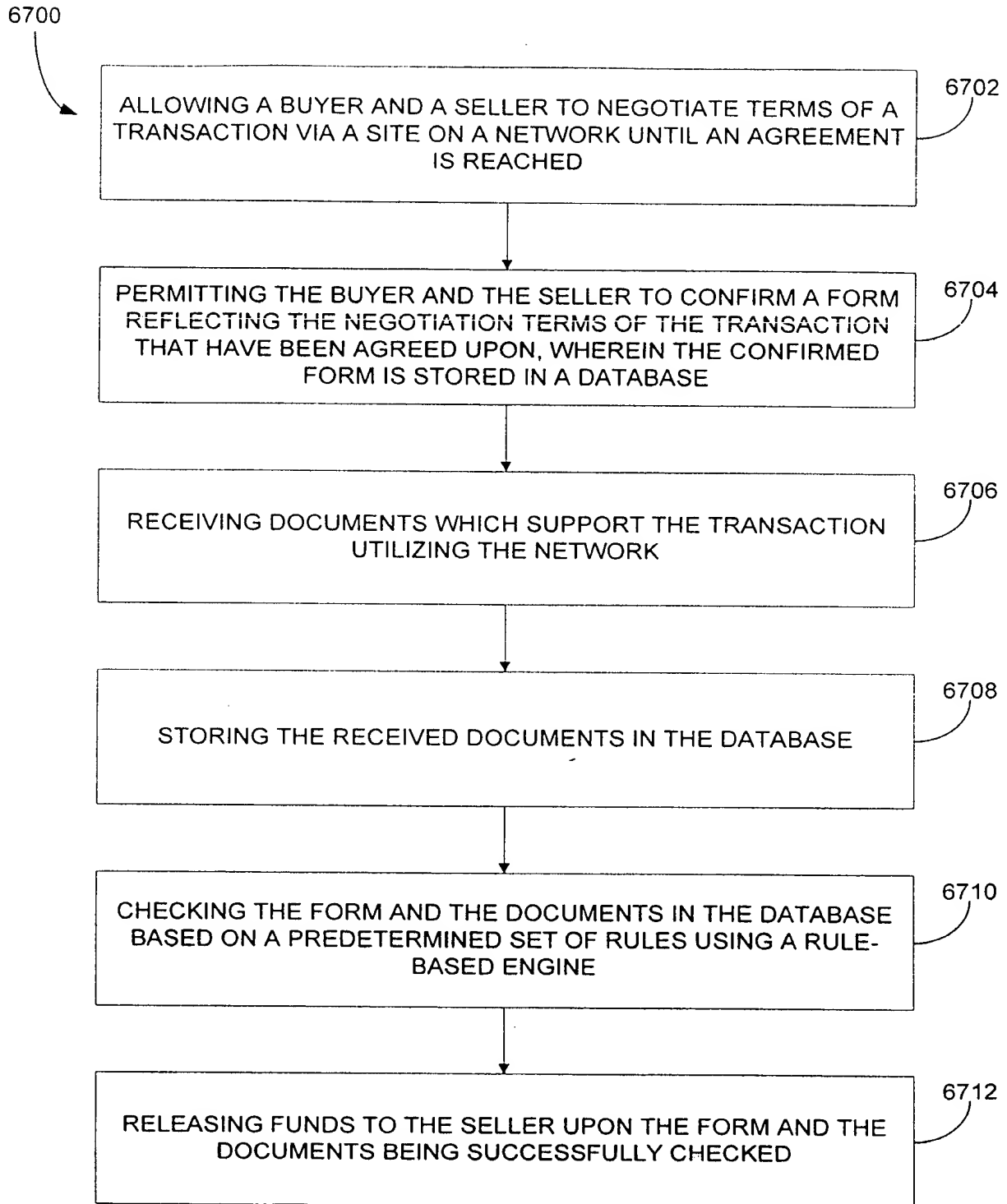
**Figure 64**



**Figure 65**



**Figure 66**



**Figure 67**

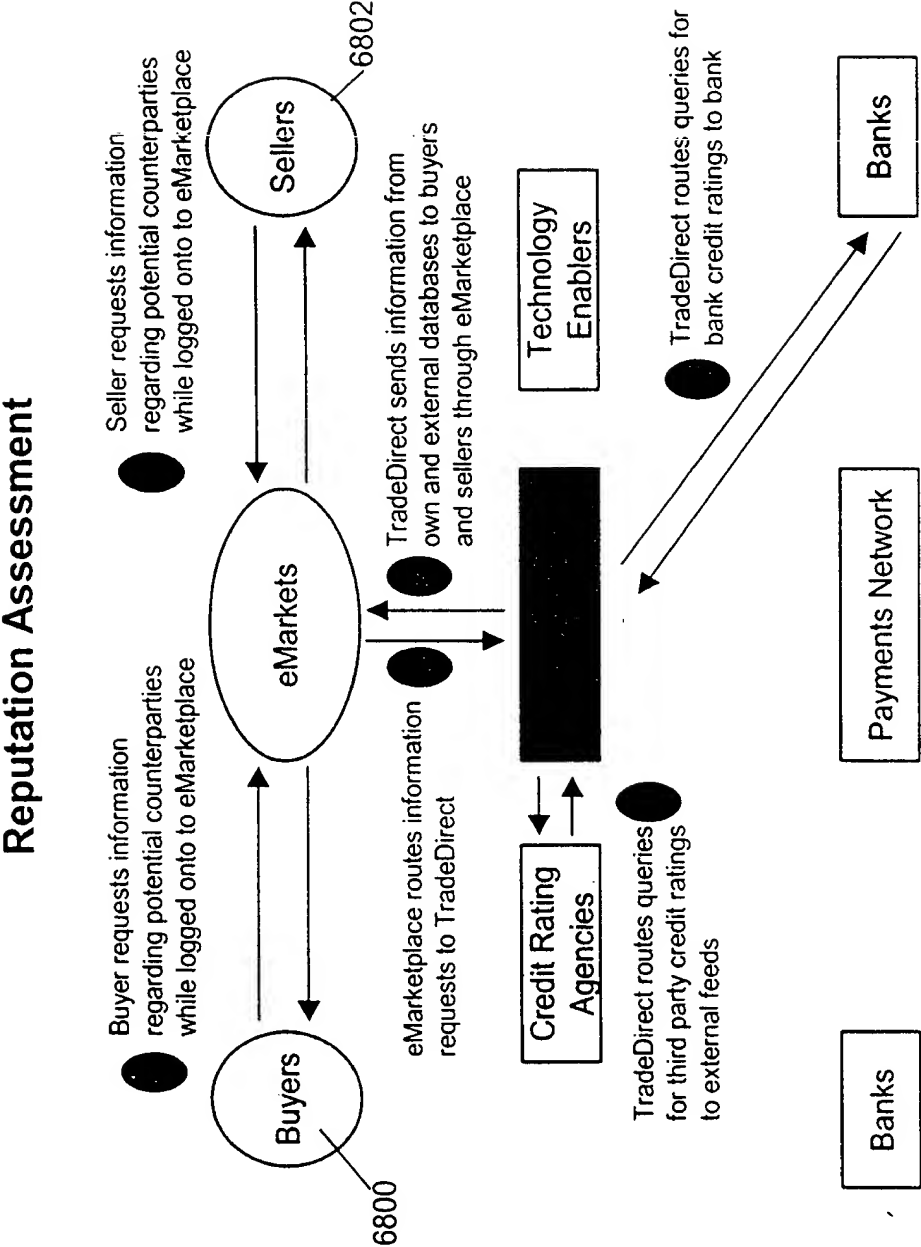
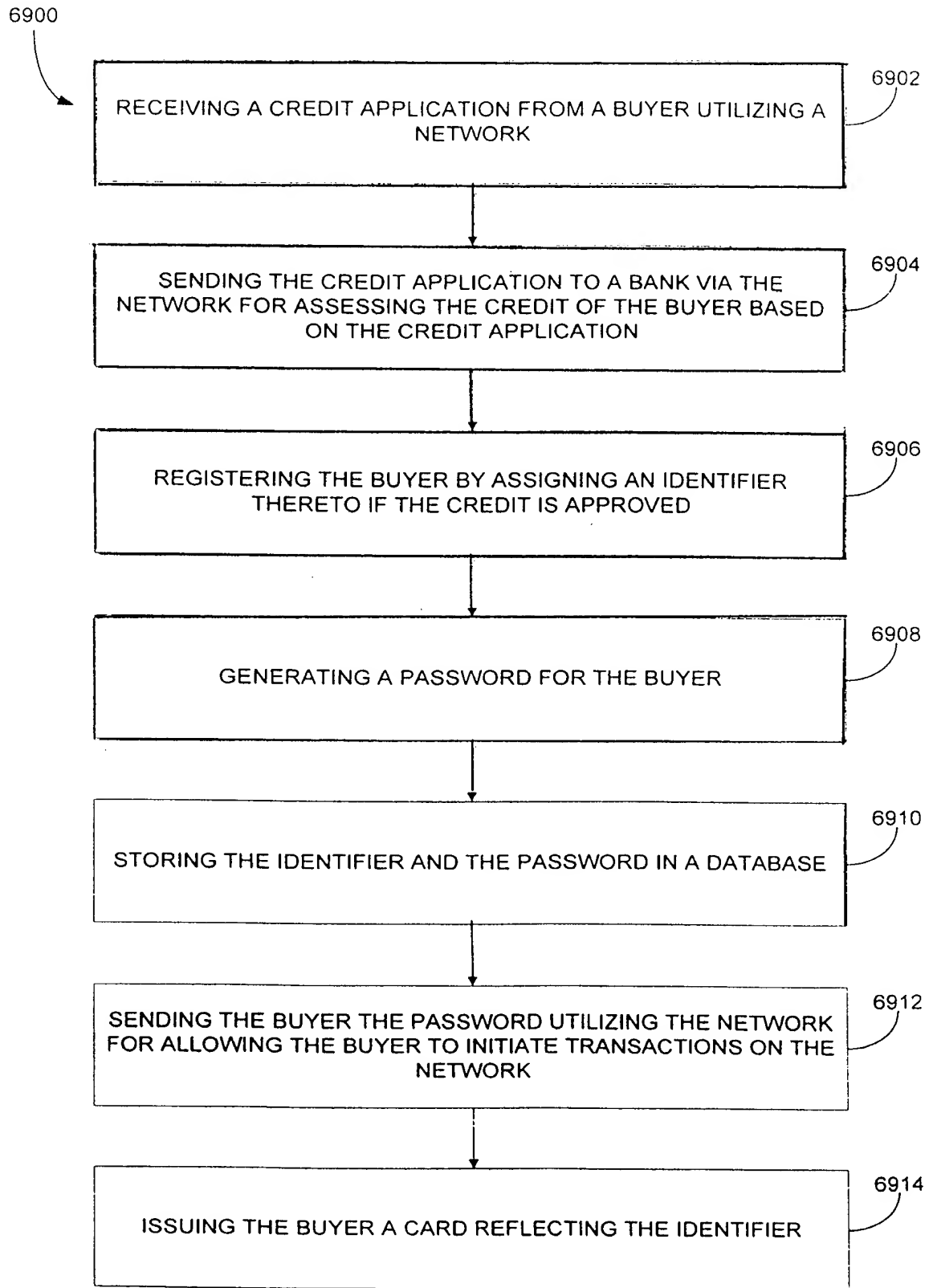
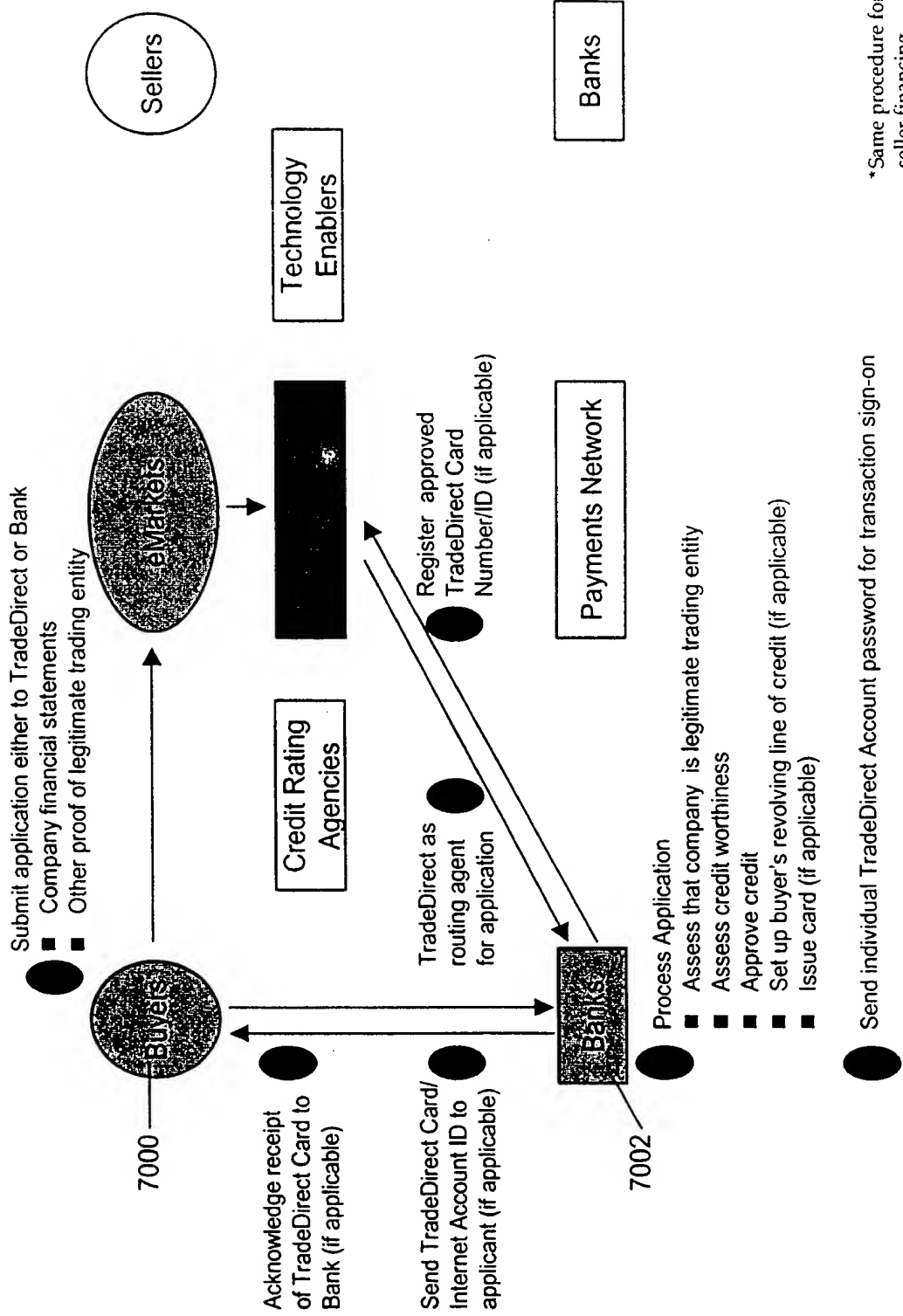


Figure 68



**Figure 69**

## Financing\*



\*Same procedure for buyer or seller financing

Figure 70

# Risk Management

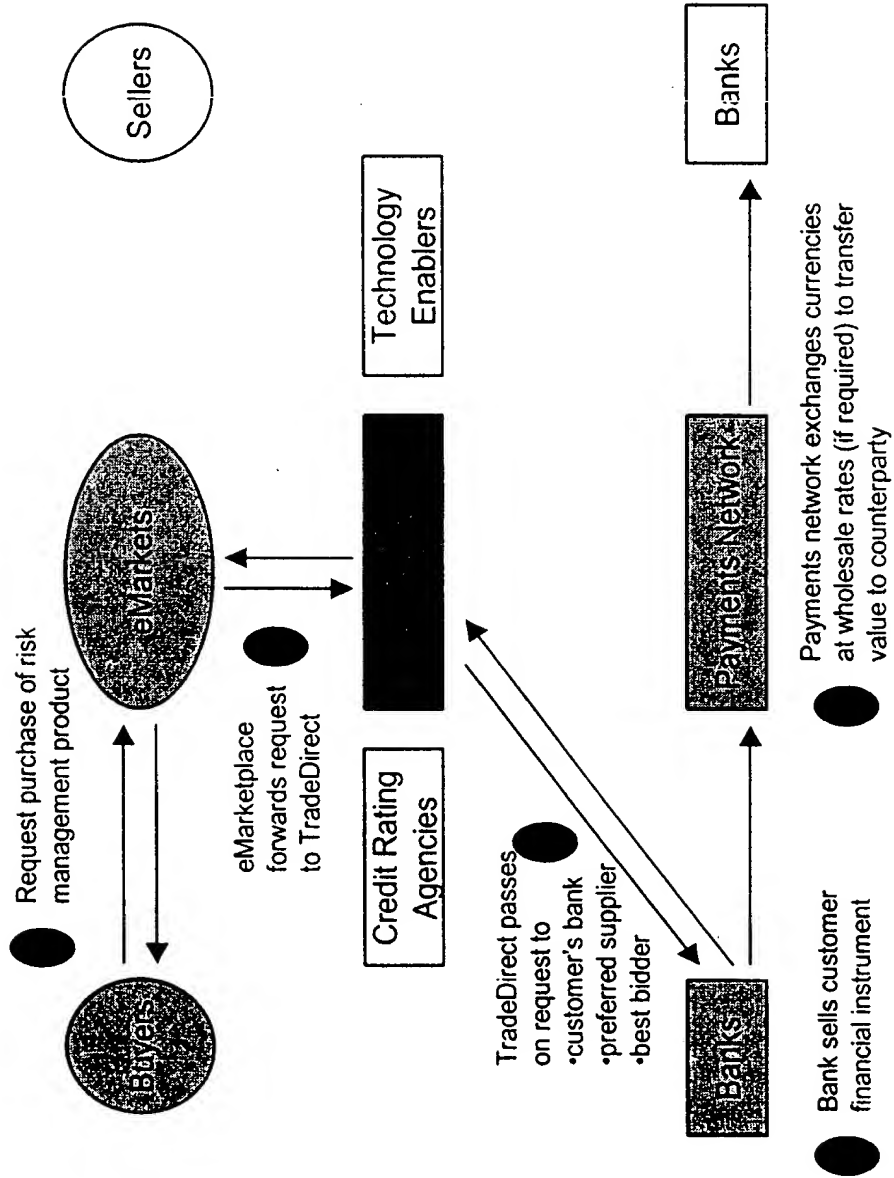
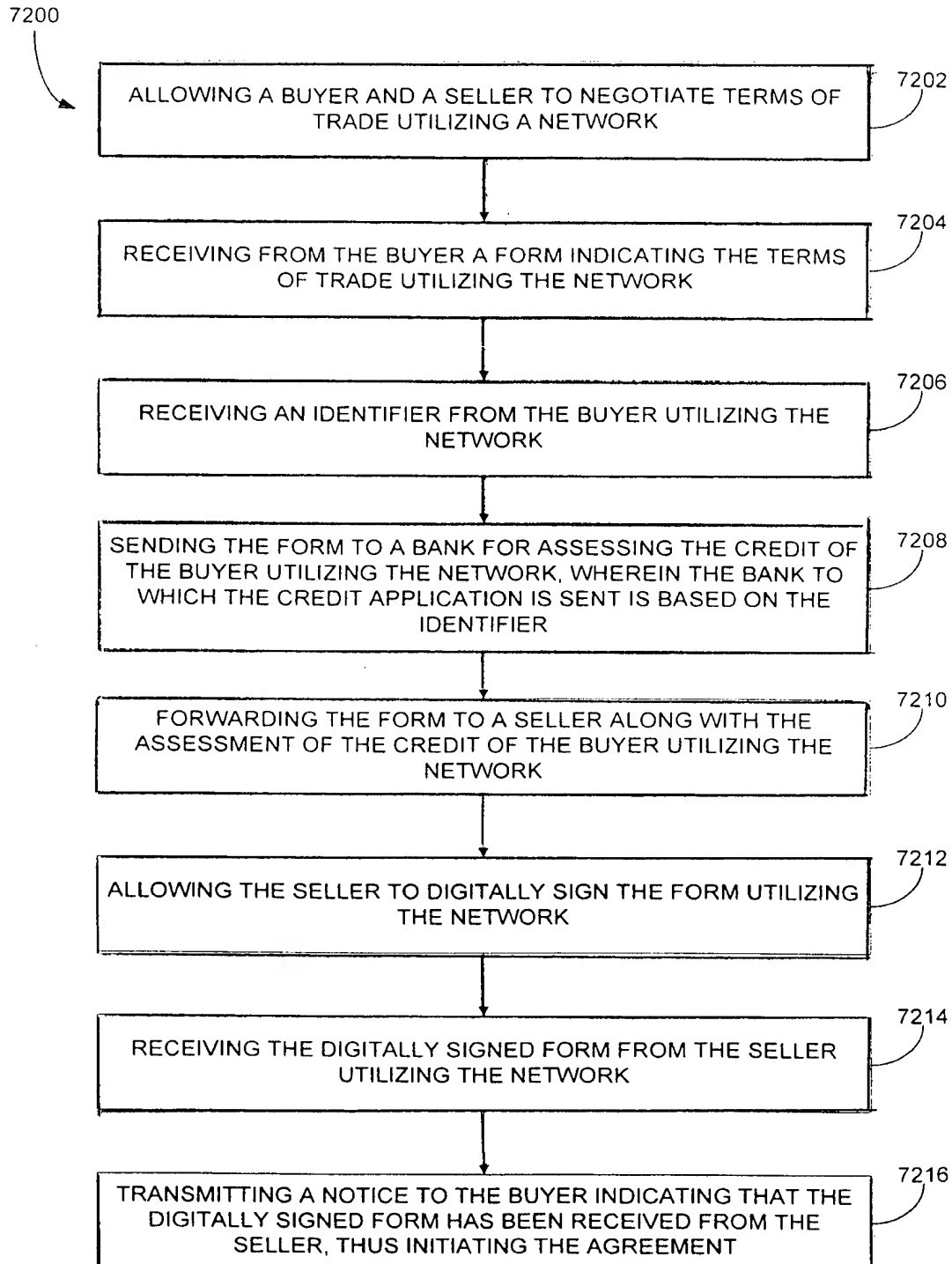


Figure 71





**Figure 72**

# ePayments

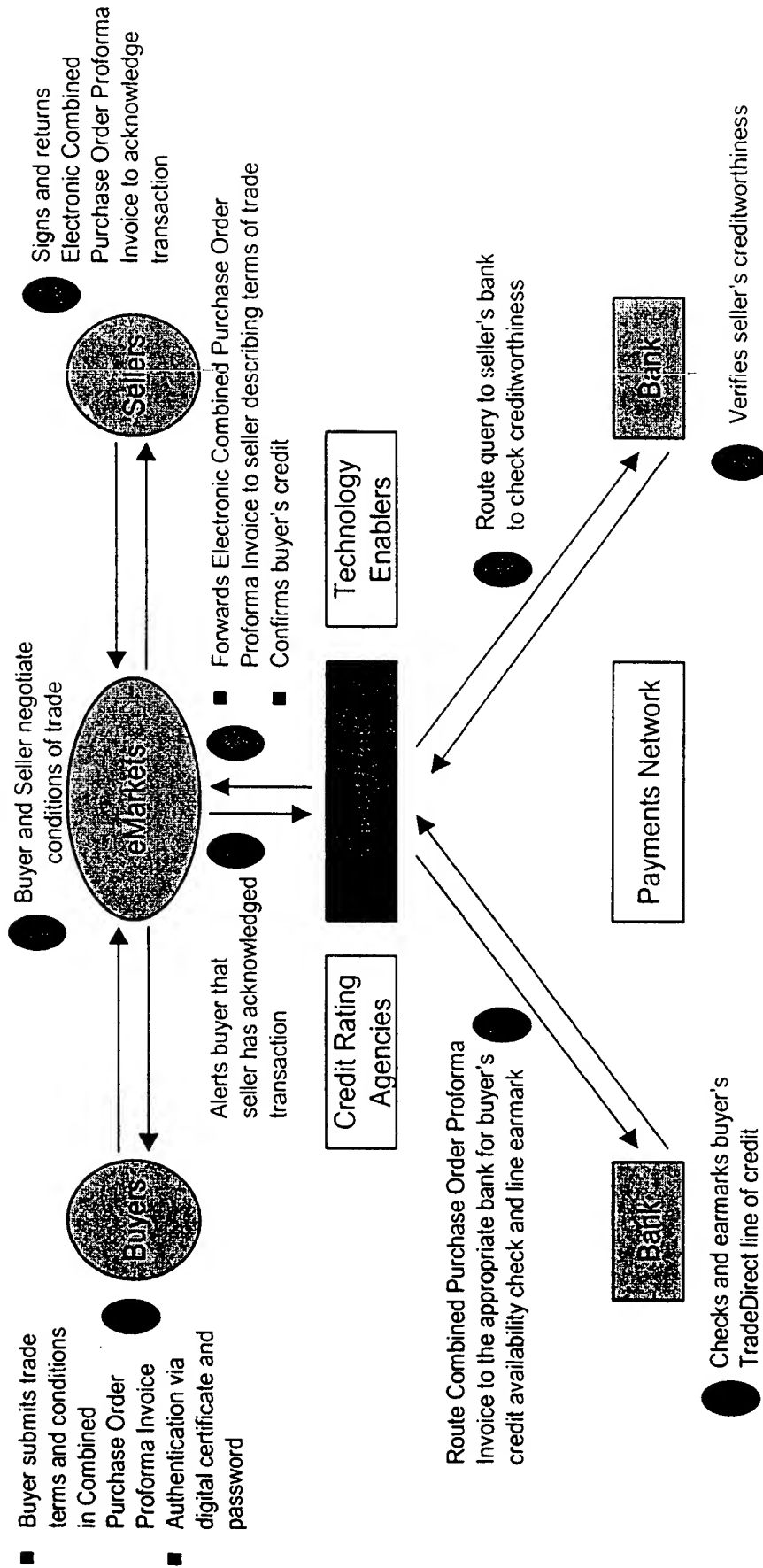
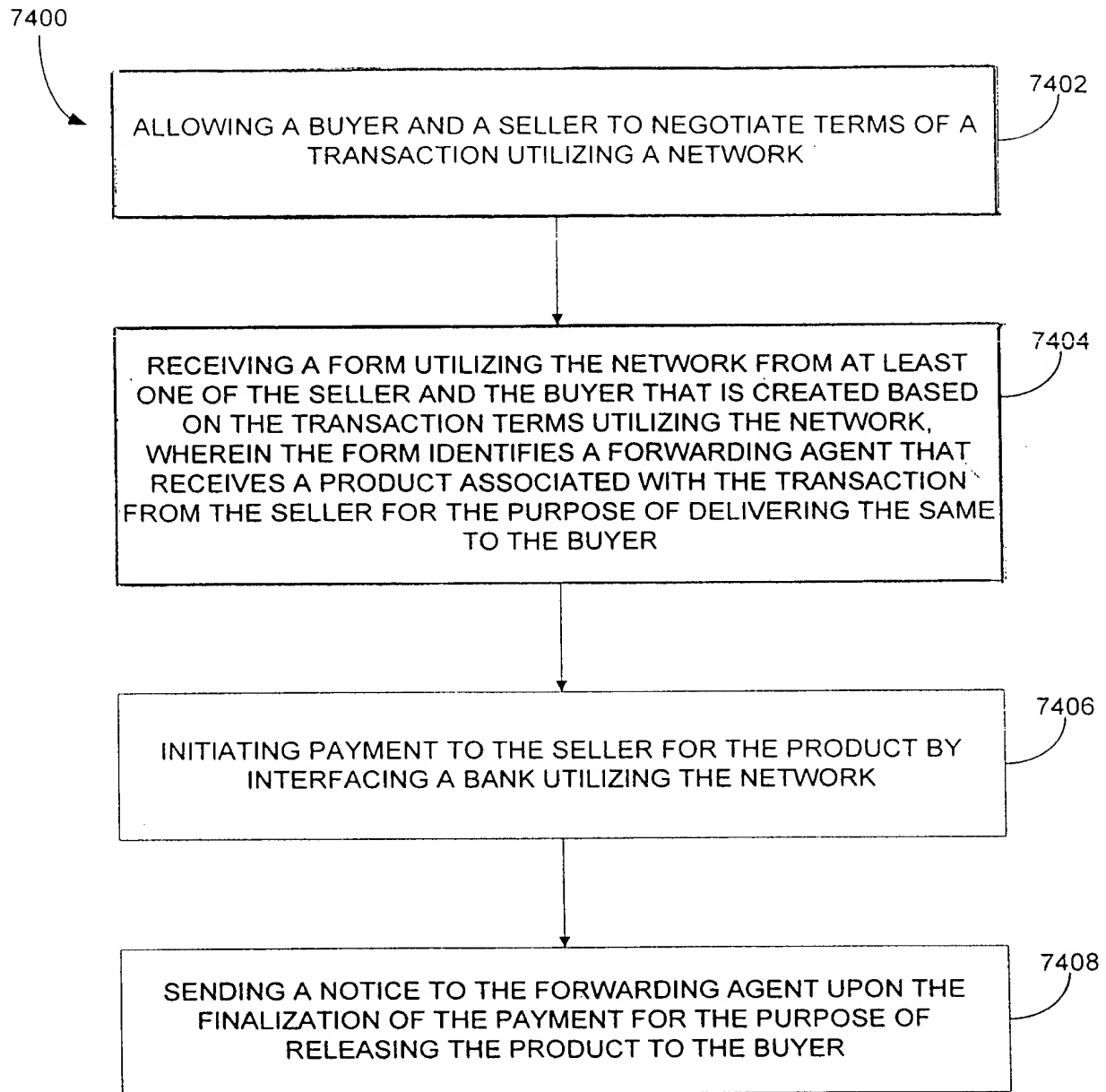


Figure 73



**Figure 74**

## ePayments (Cont.)

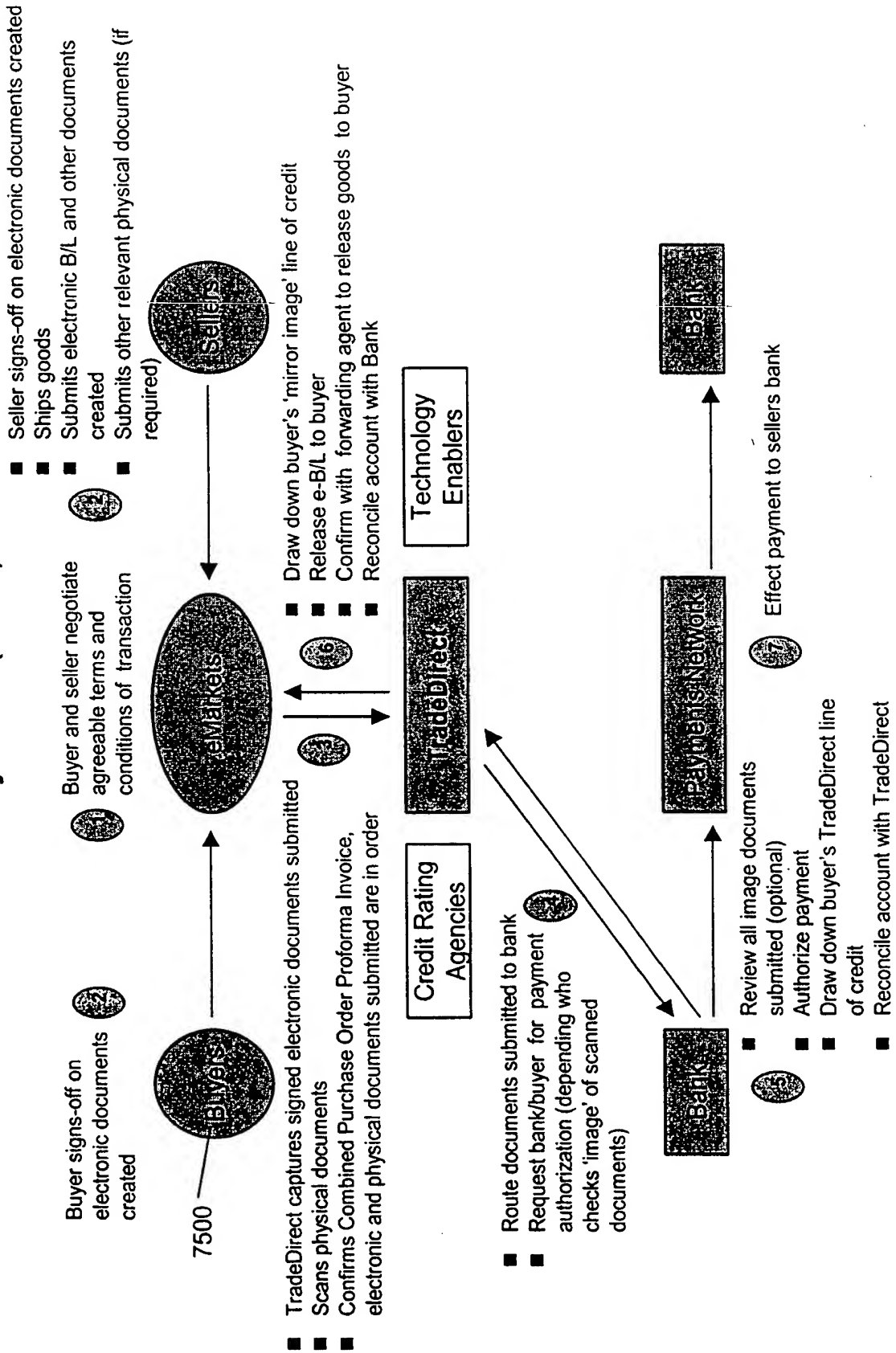


Figure 75

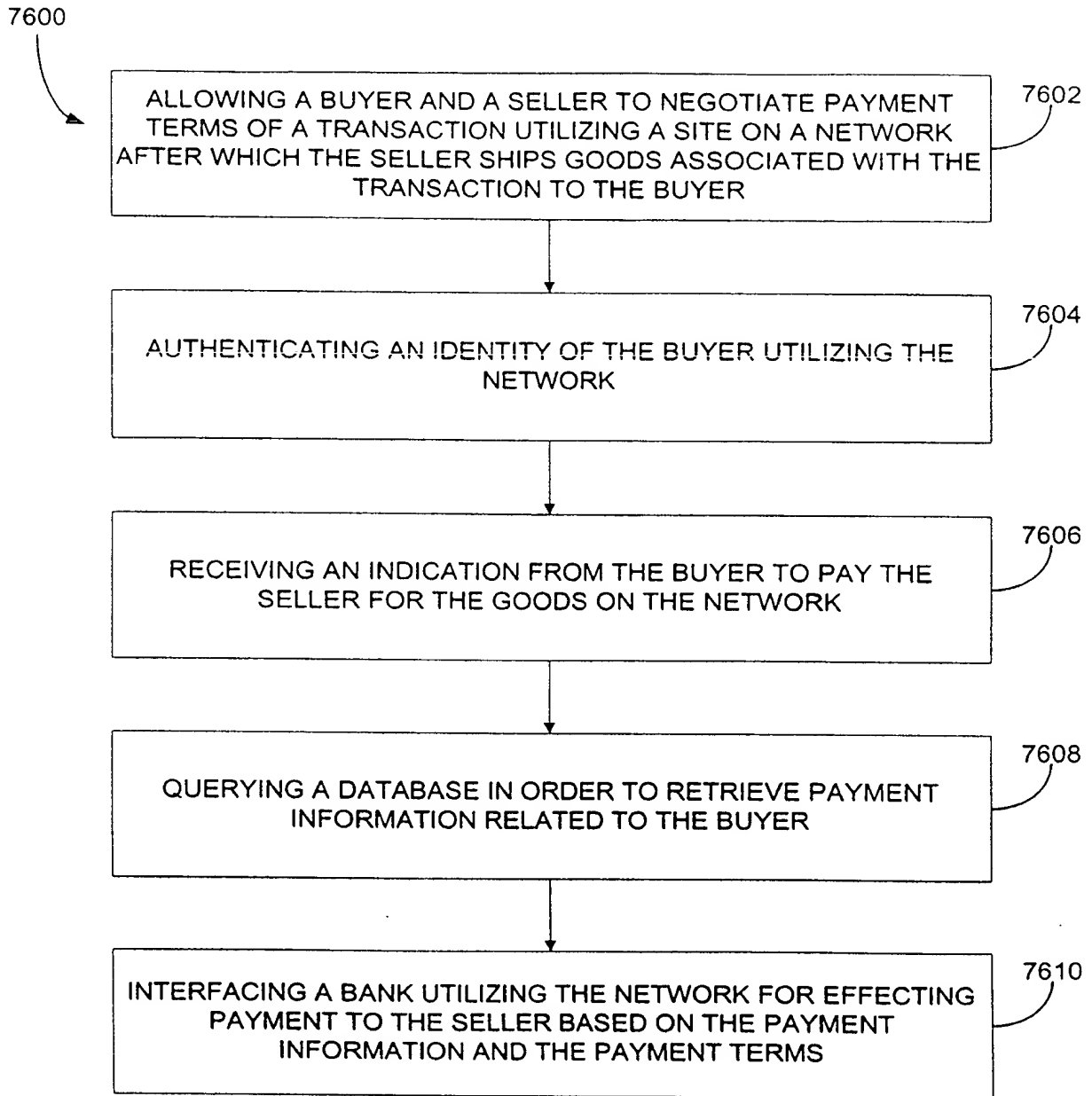


Figure 76

## ePayments (Cont.)

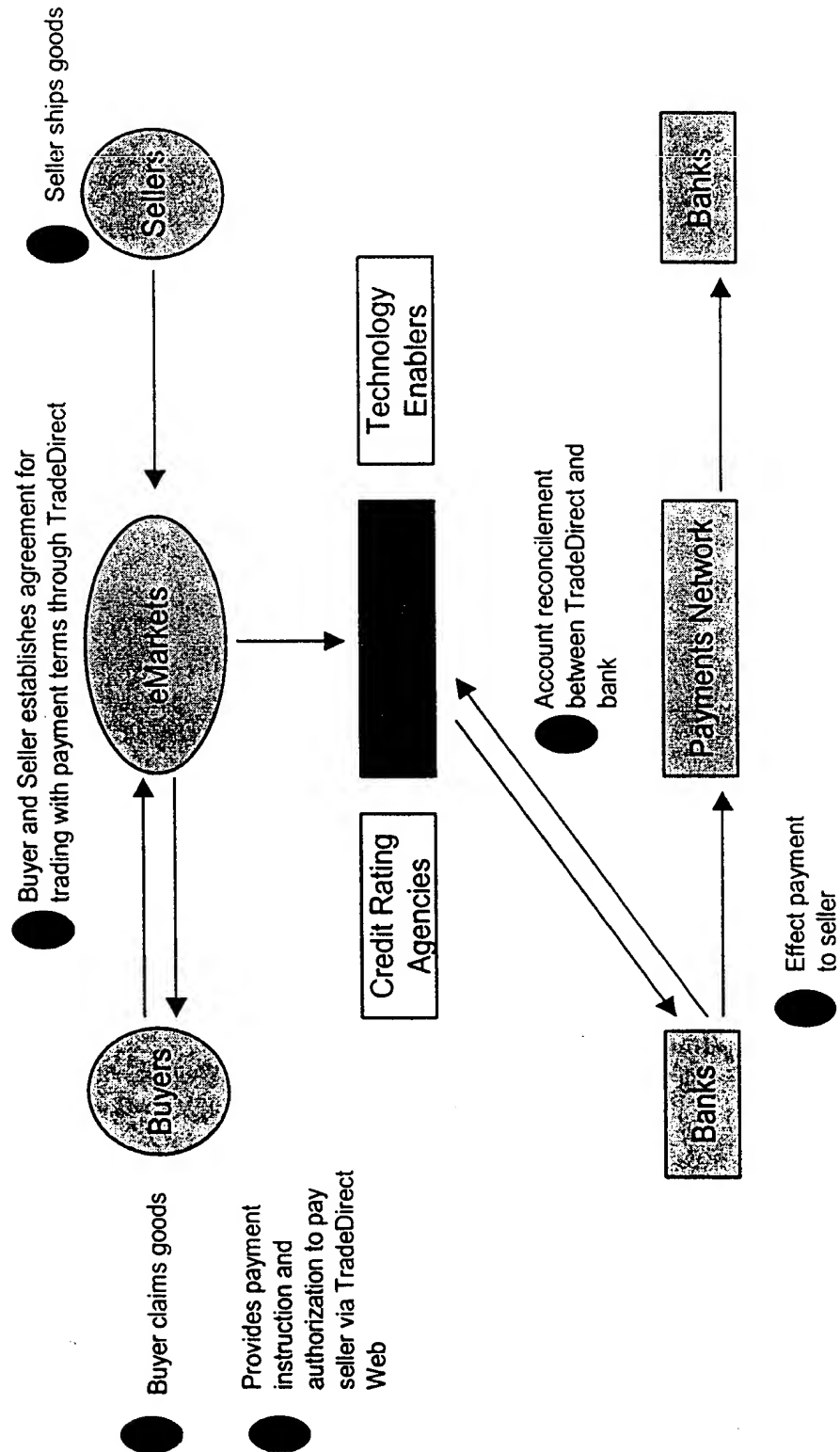


Figure 77

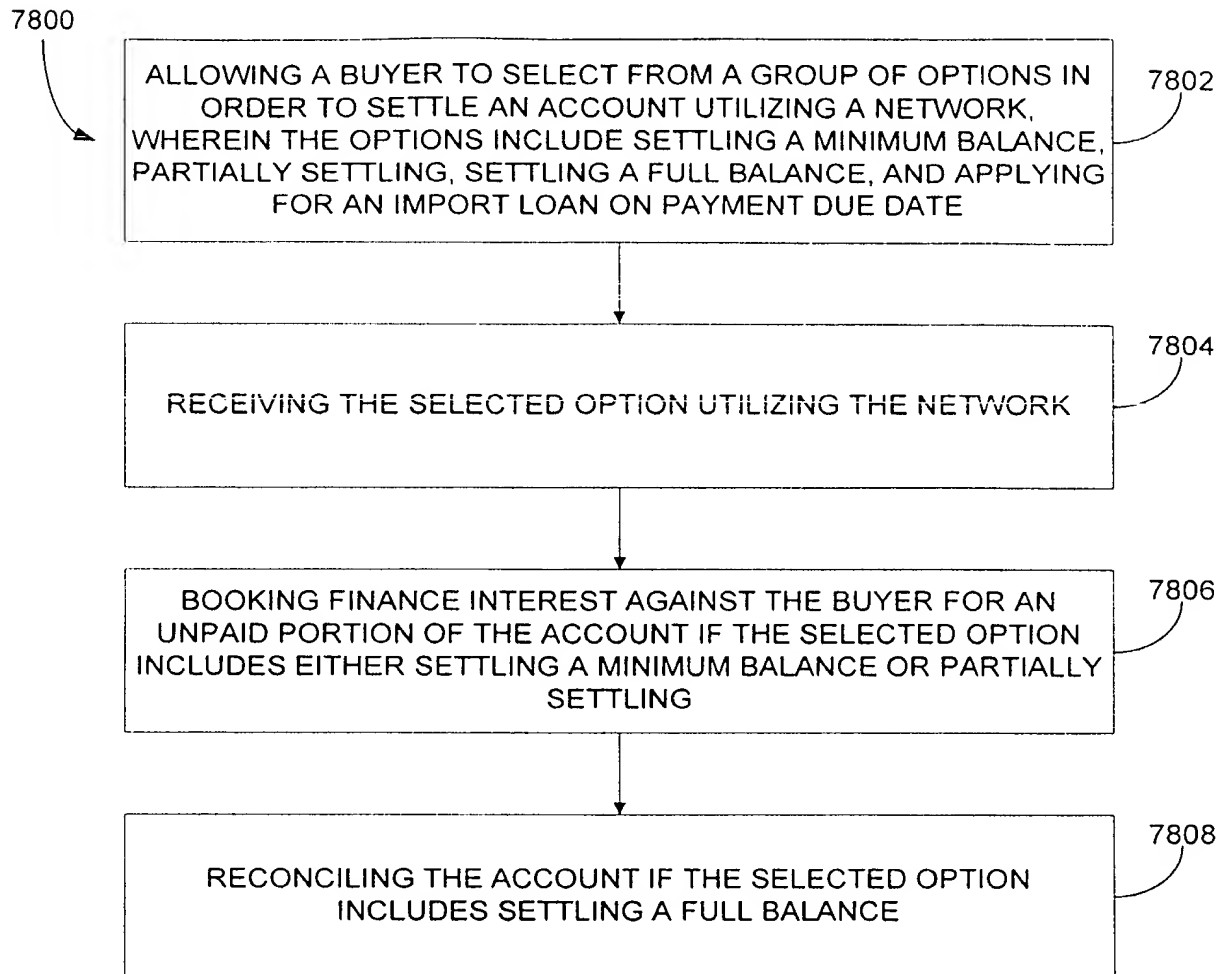


Figure 78

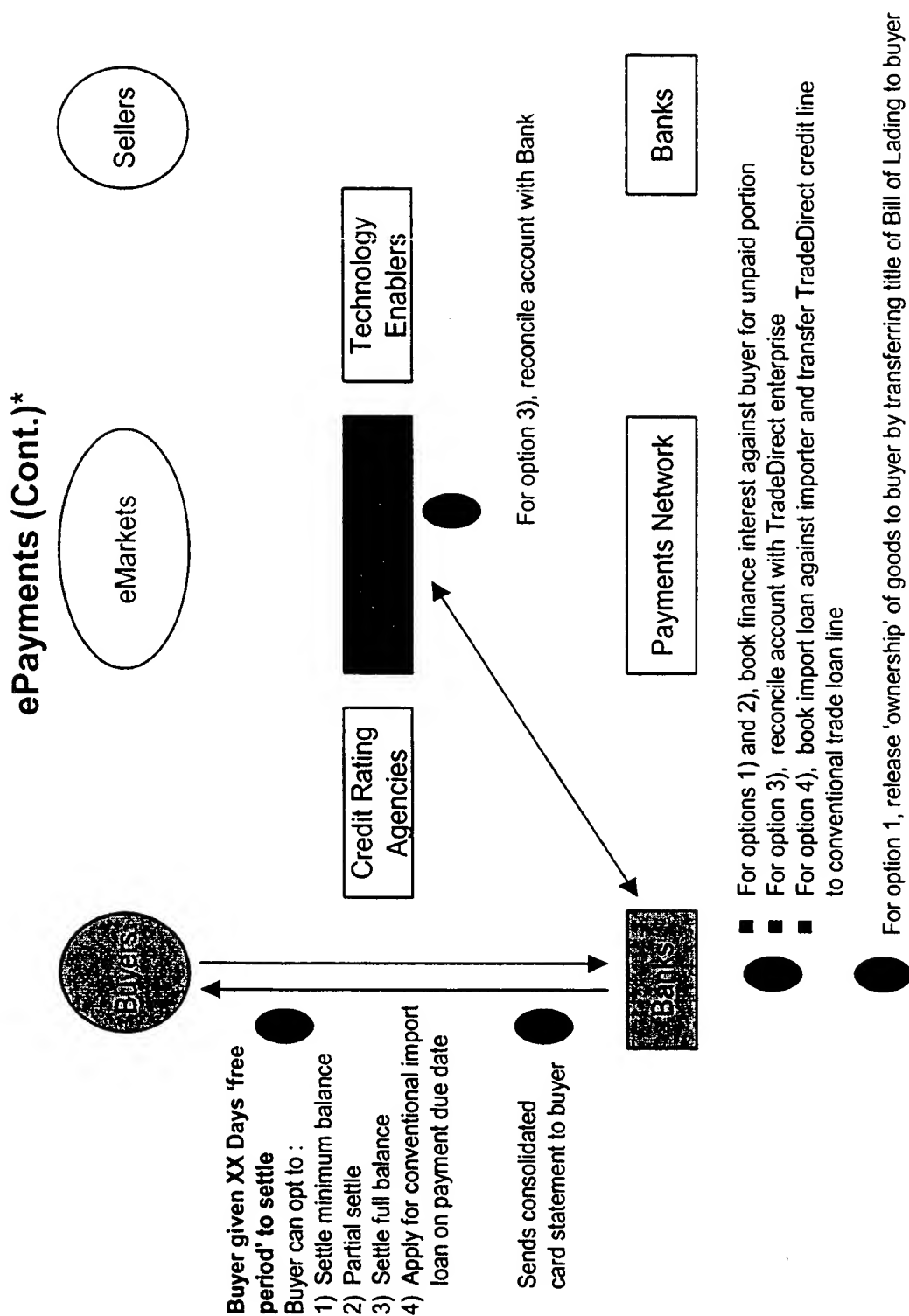
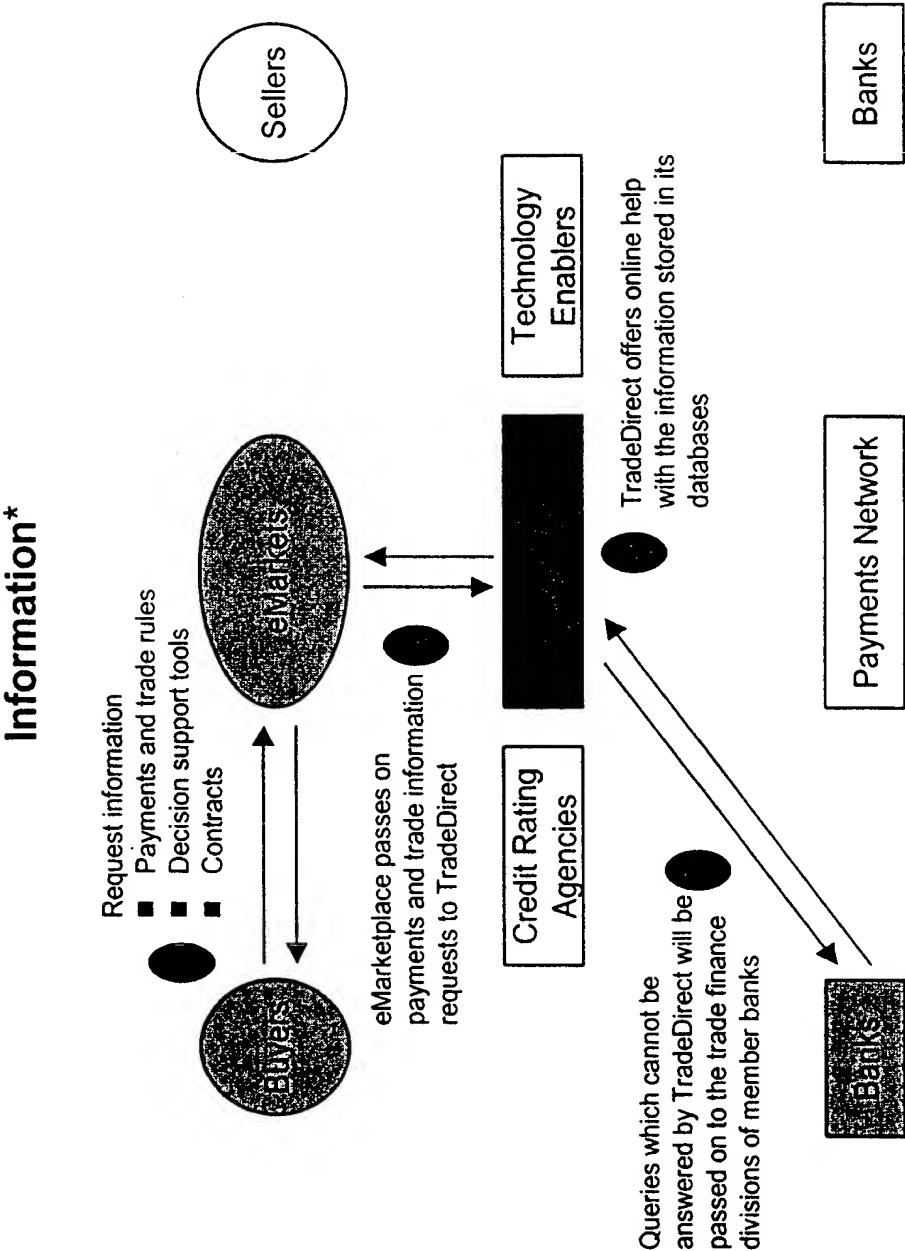


Figure 79





\*: same for buyer or seller

Figure 80

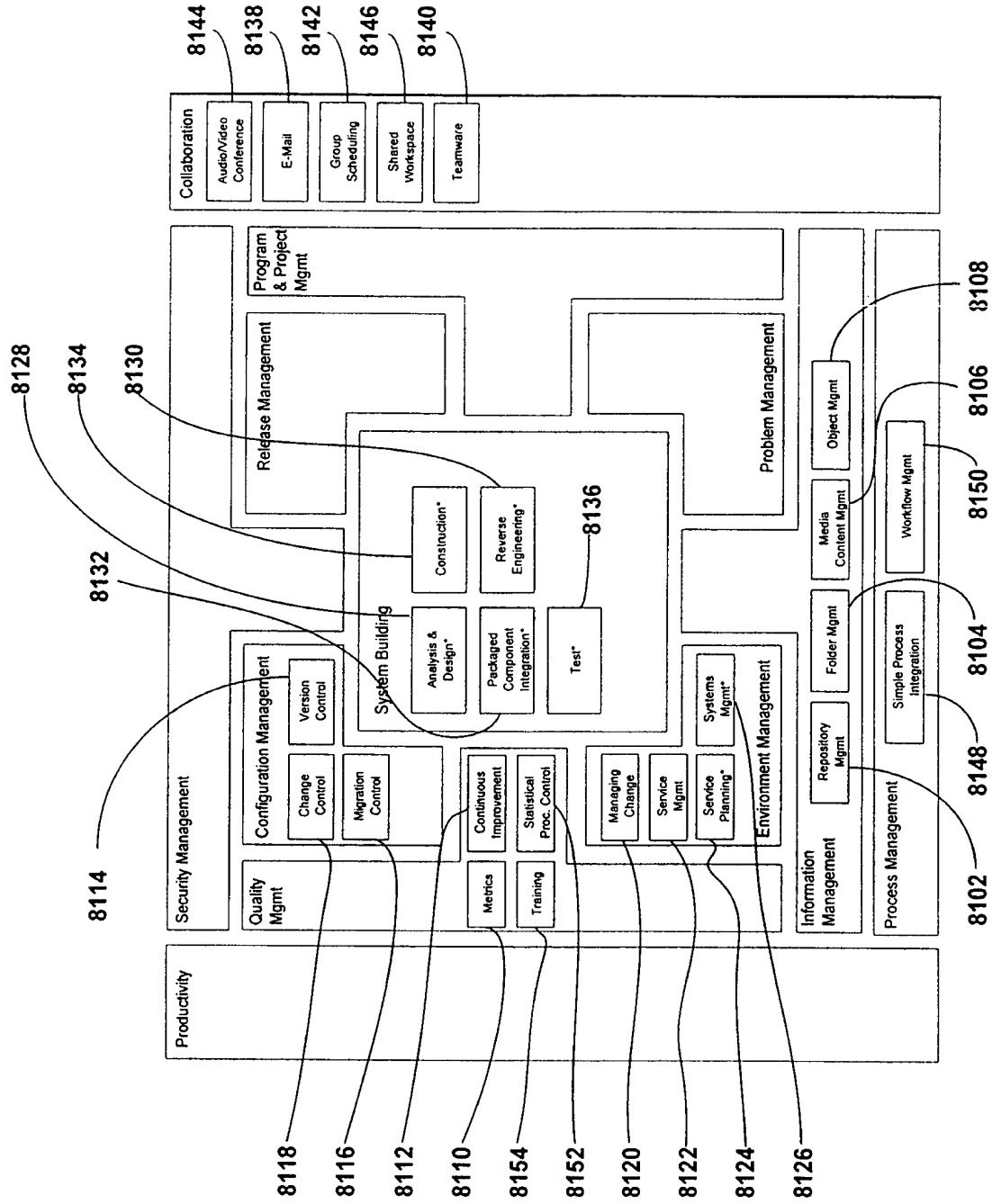


Figure 81

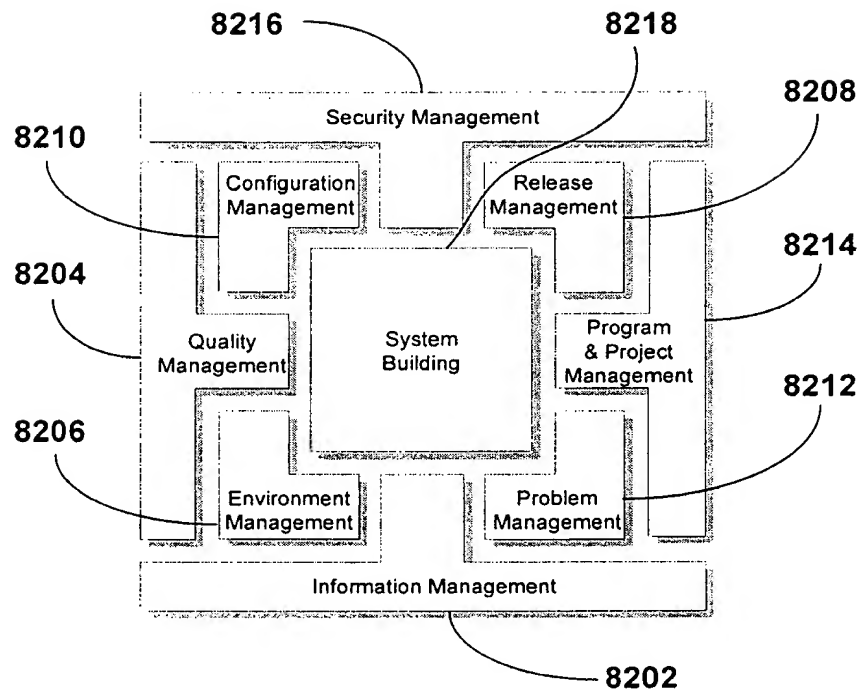


Figure 82

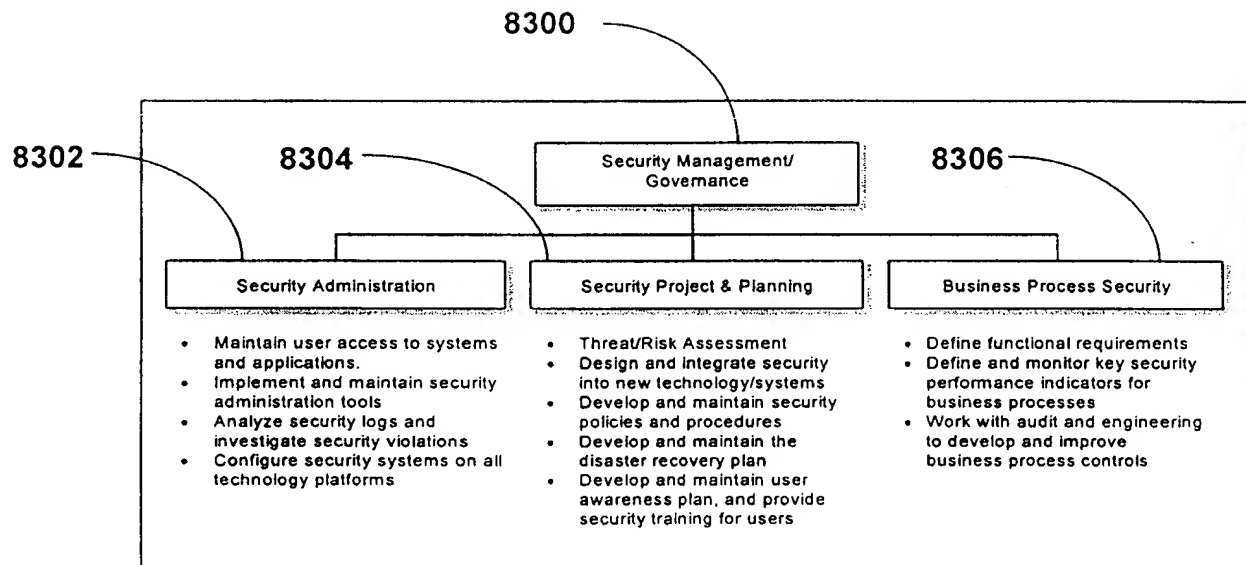


Figure 83

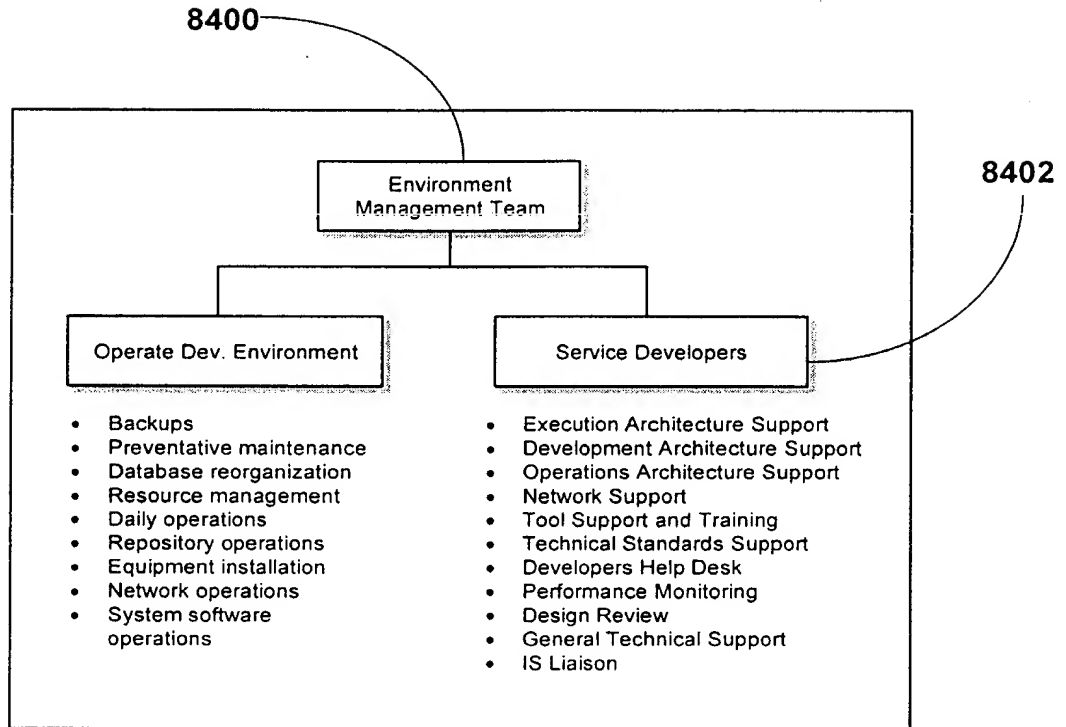
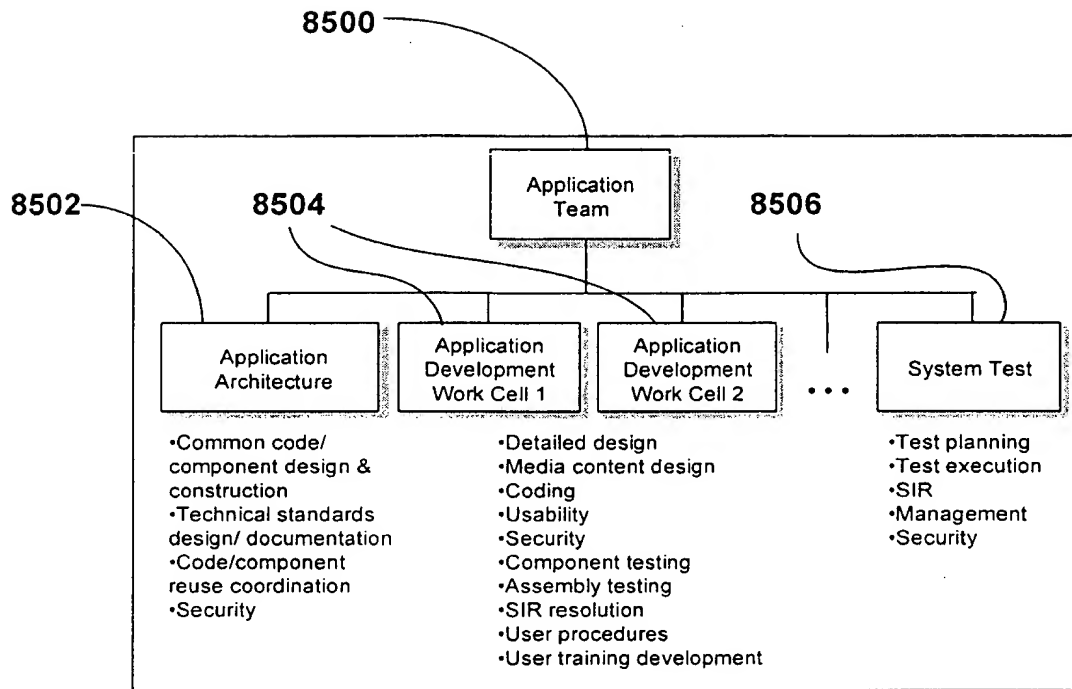
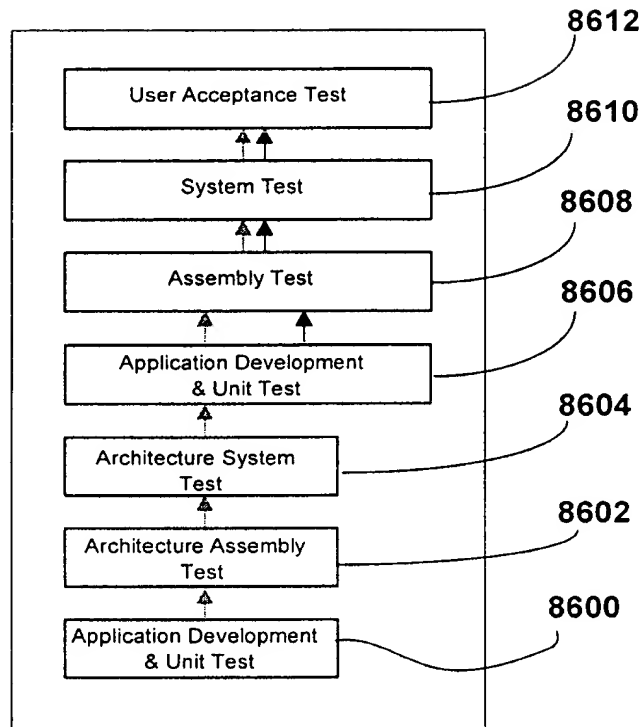


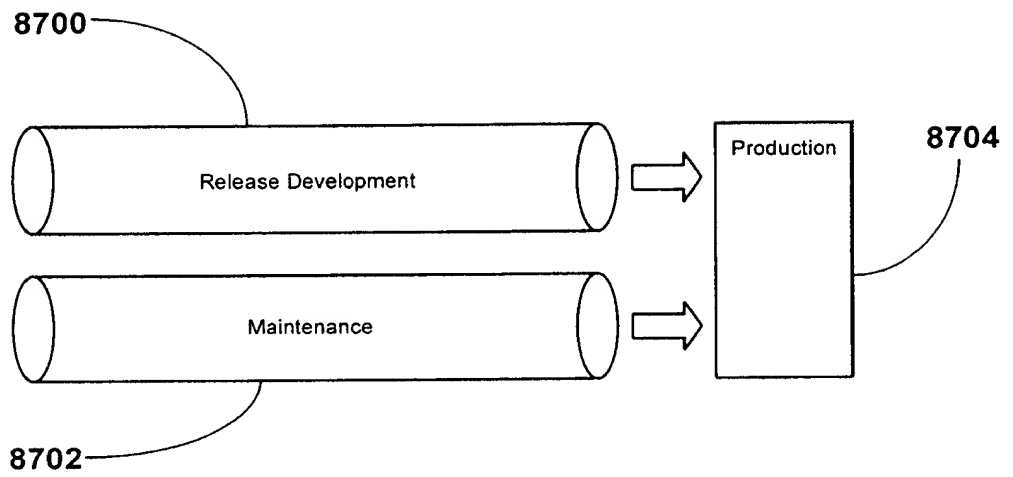
Figure 84



**Figure 85**

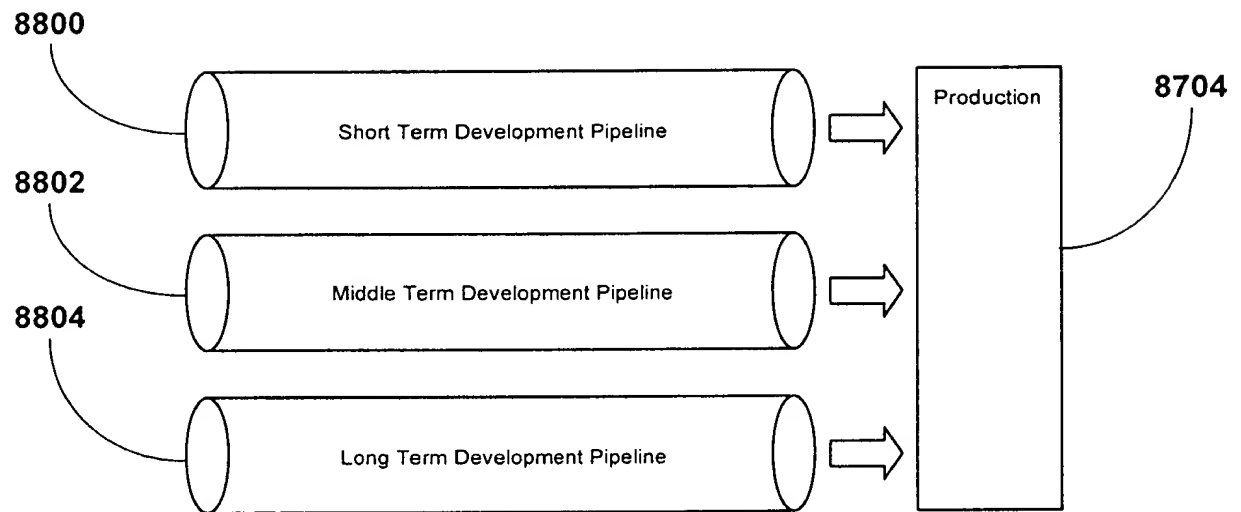


**Figure 86**



**Figure 87**





**Figure 88**

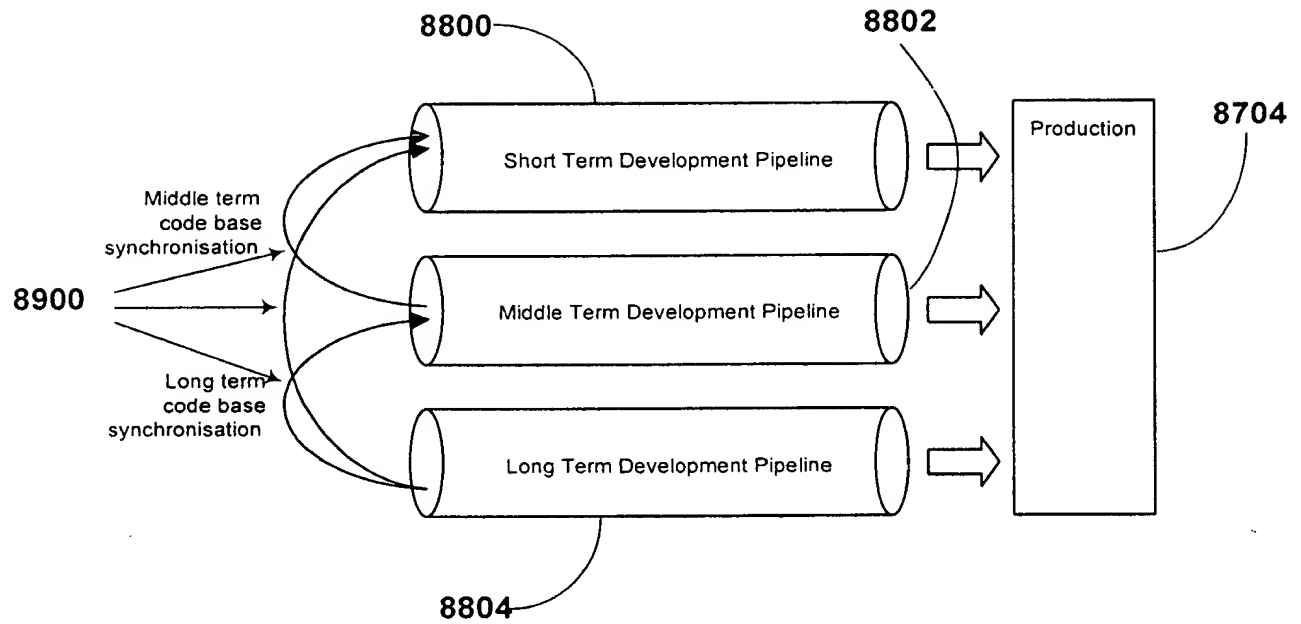


Figure 89

# Replacement Sheet

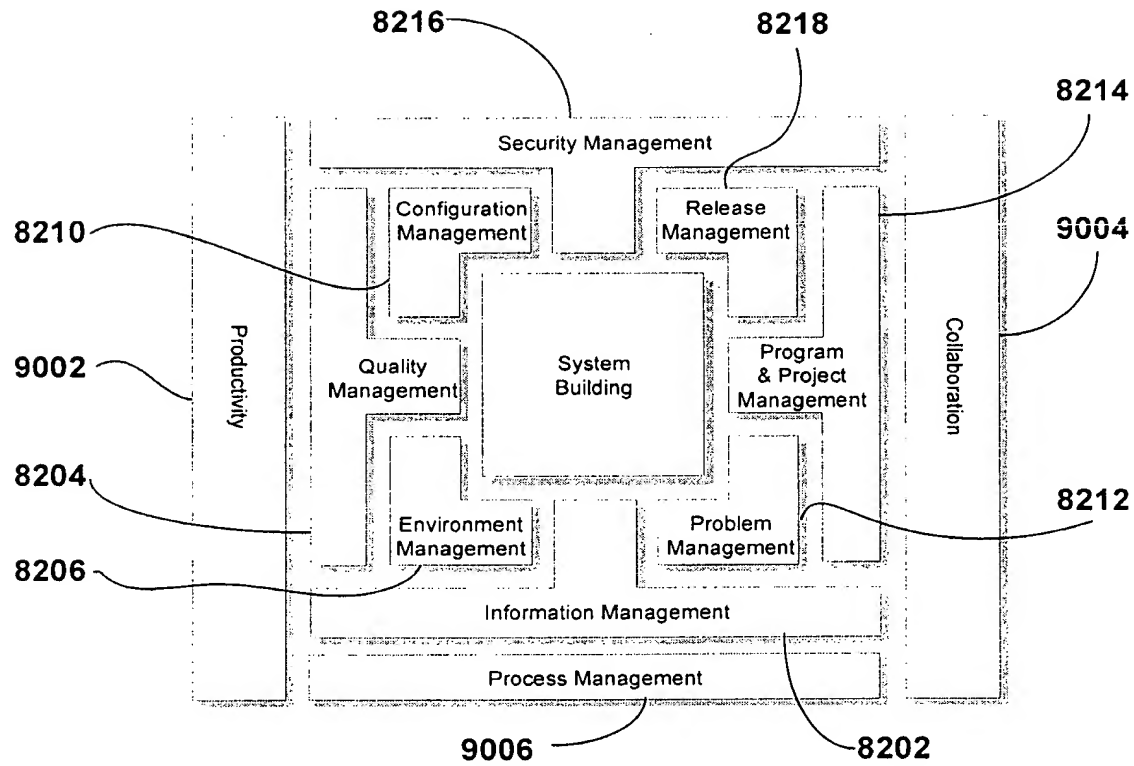
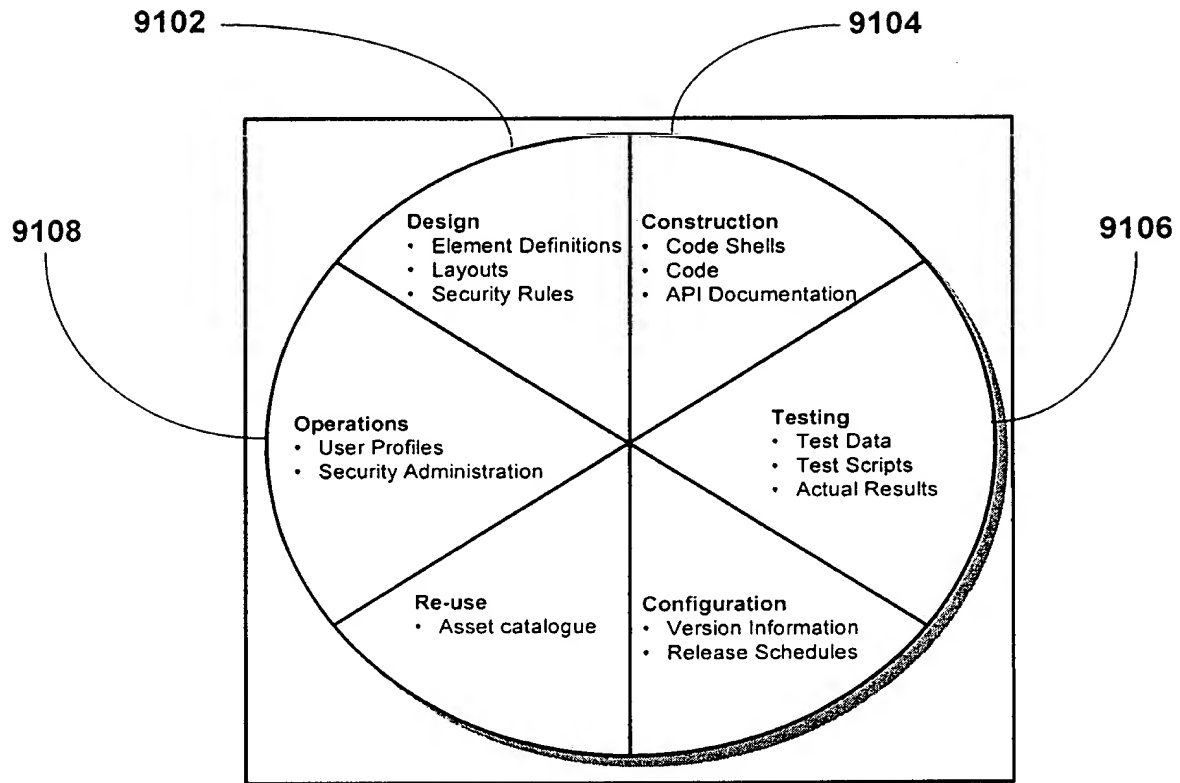


Figure 90



**Figure 91**

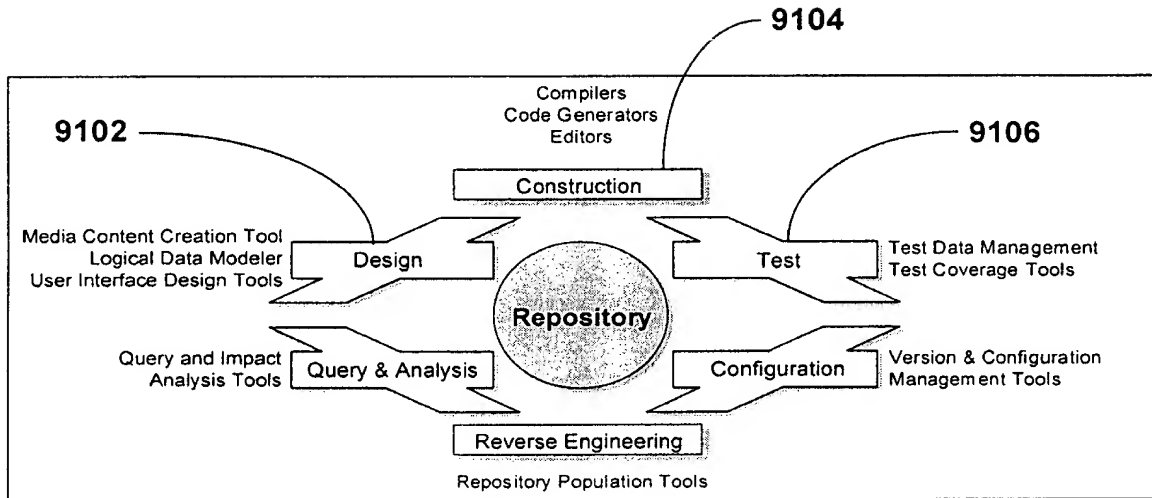


Figure 92

# Replacement Sheet

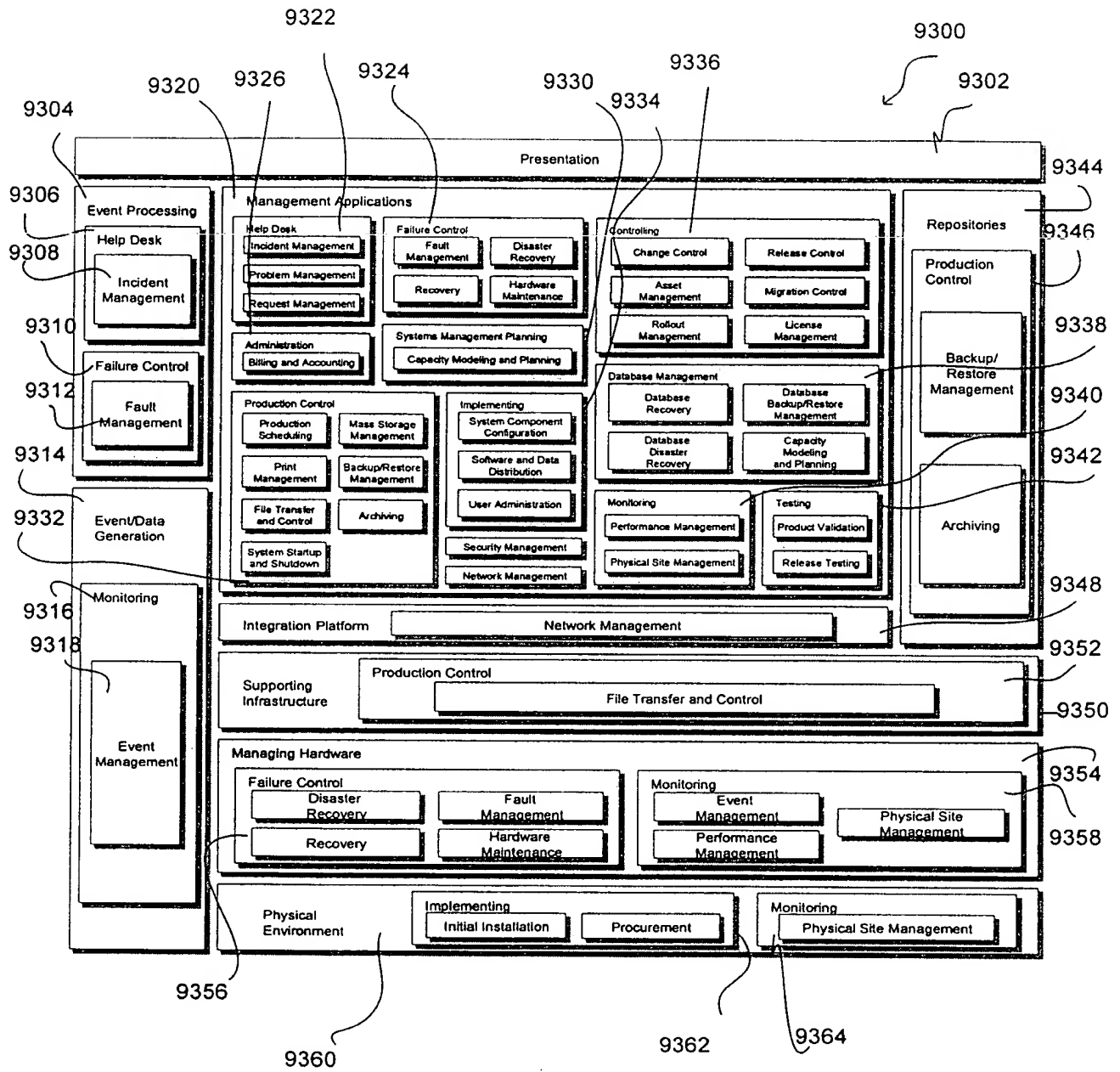


Figure 93

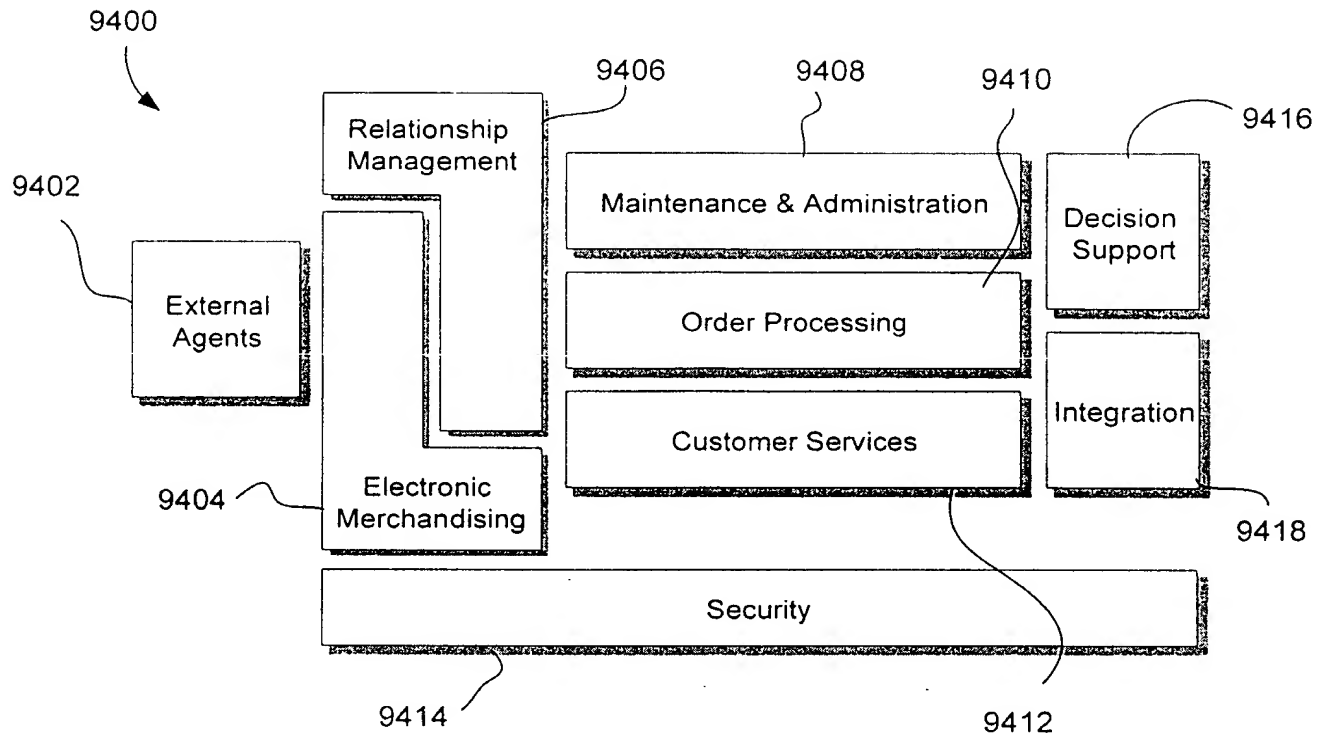


Figure 94

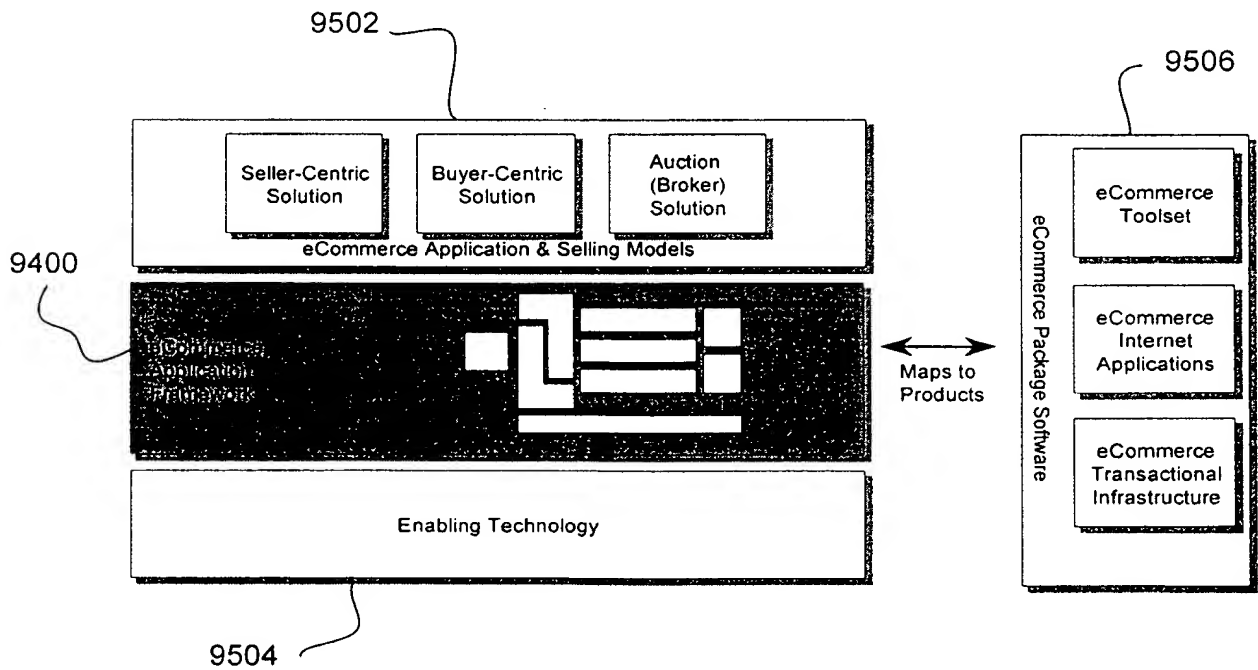
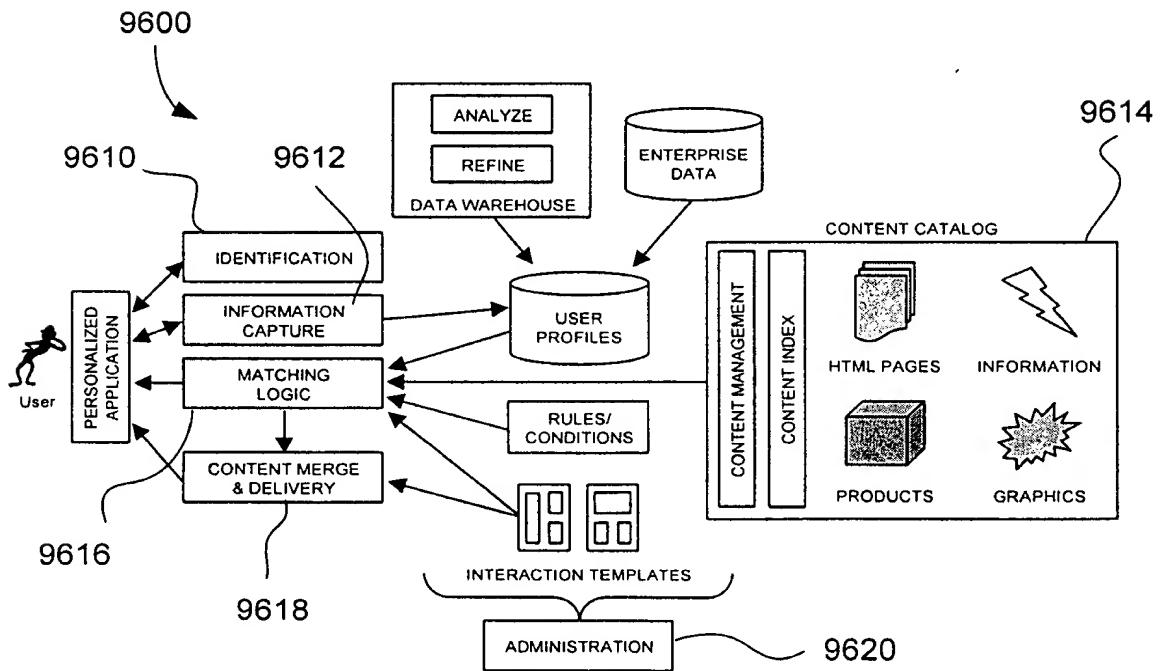
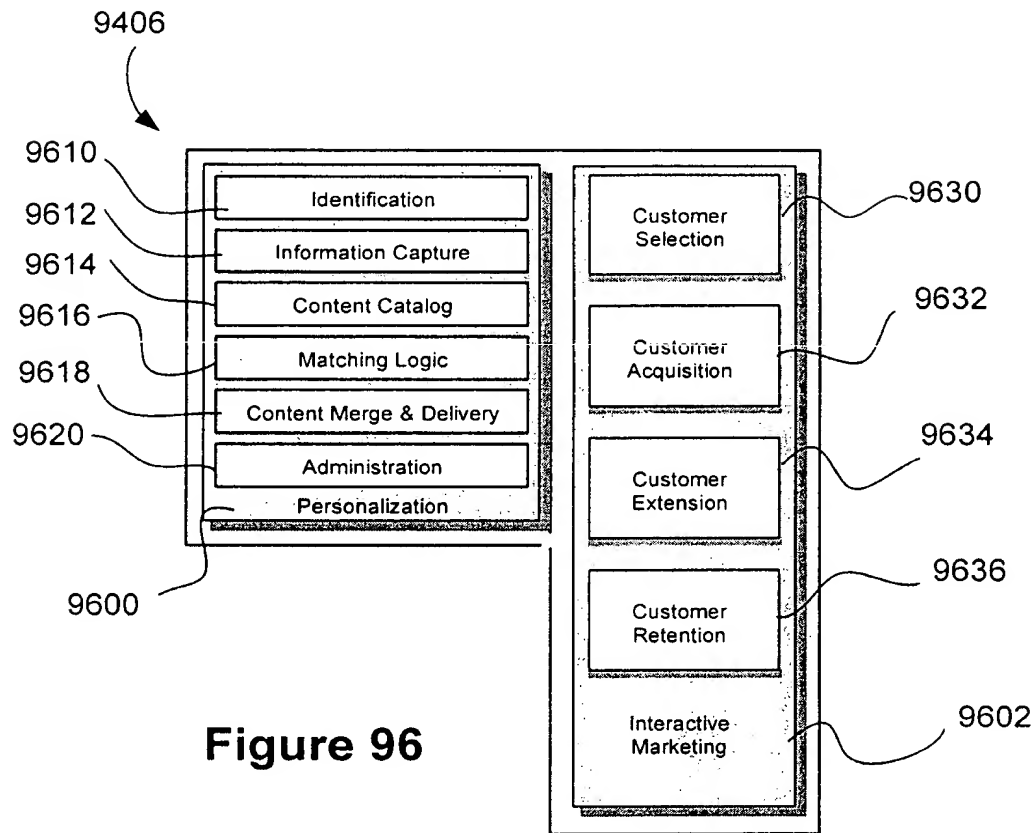
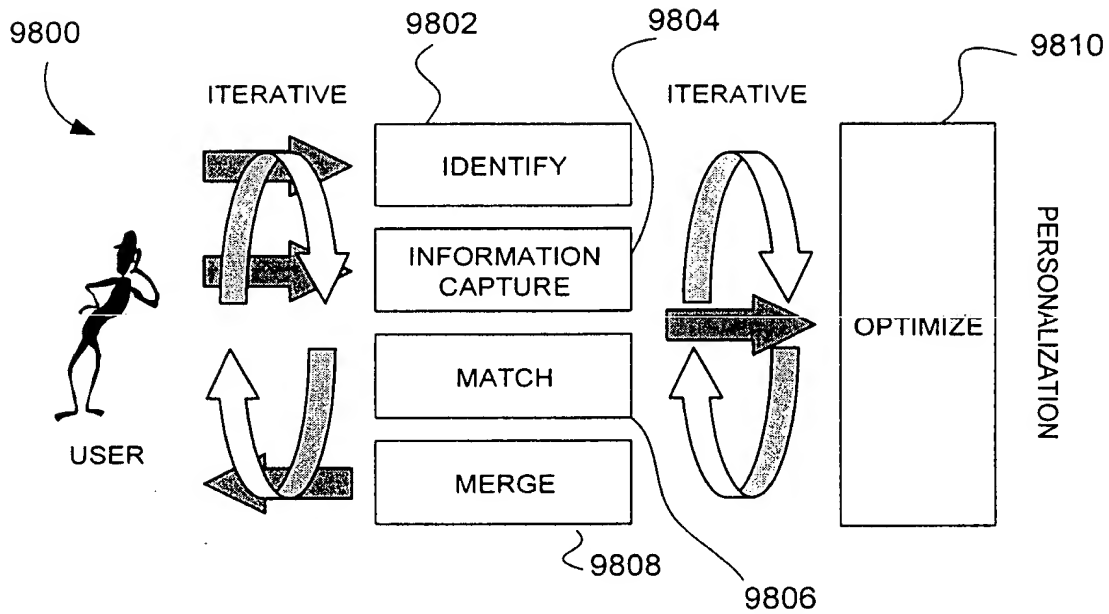


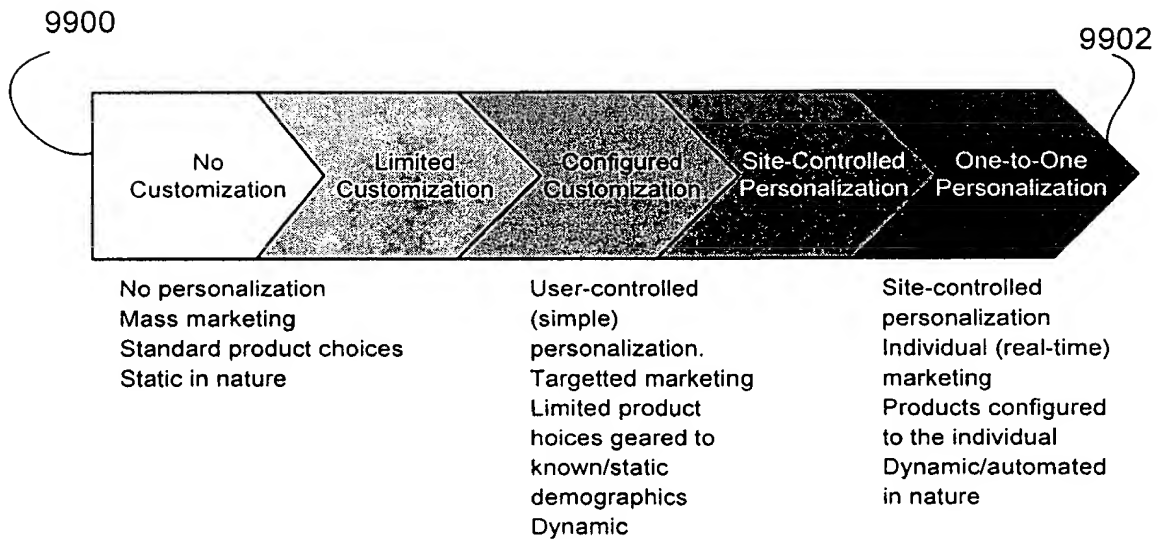
Figure 95



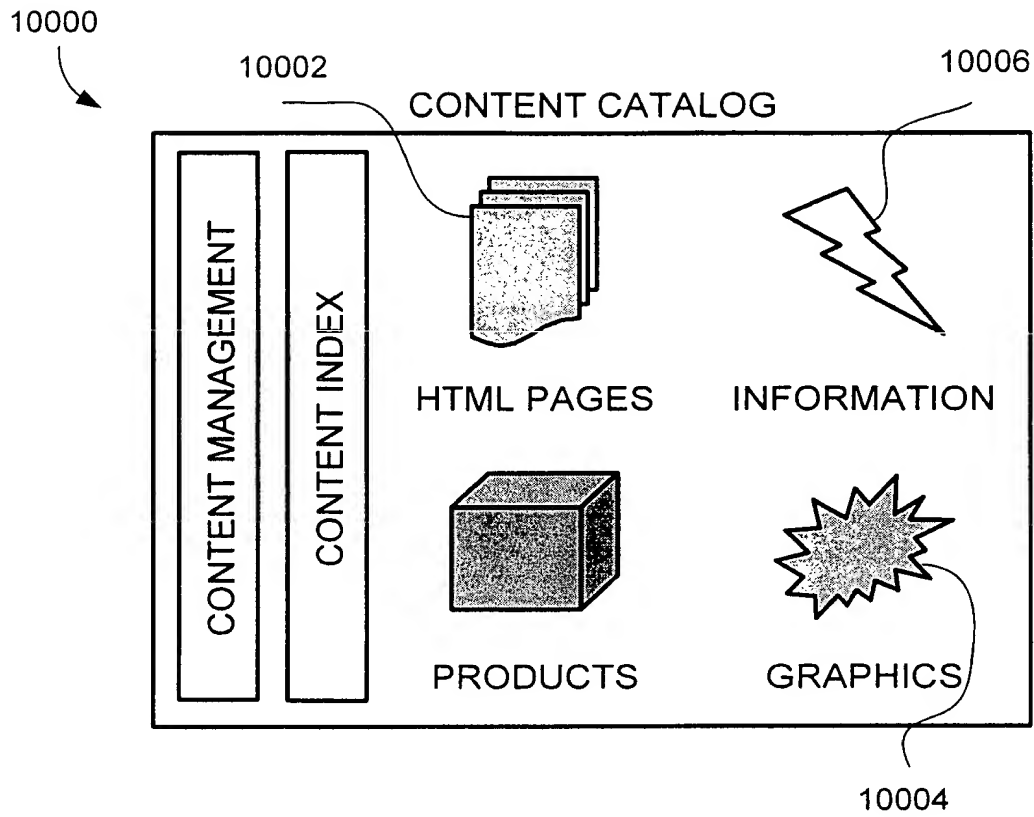




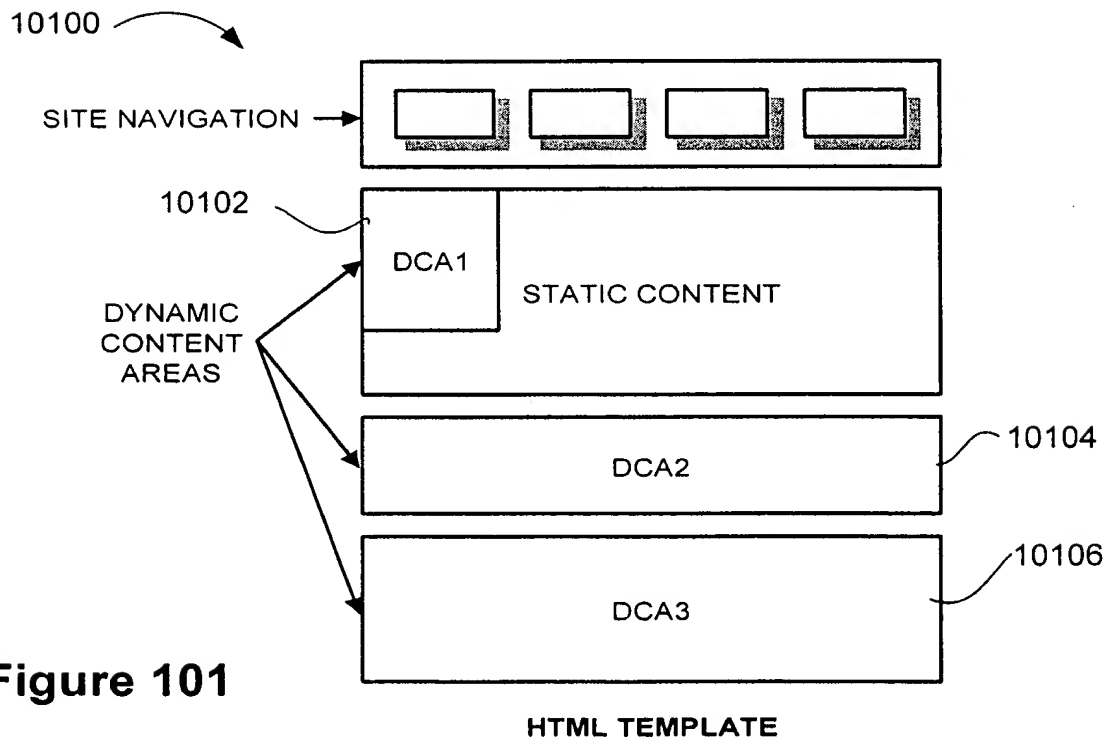
**Figure 98**



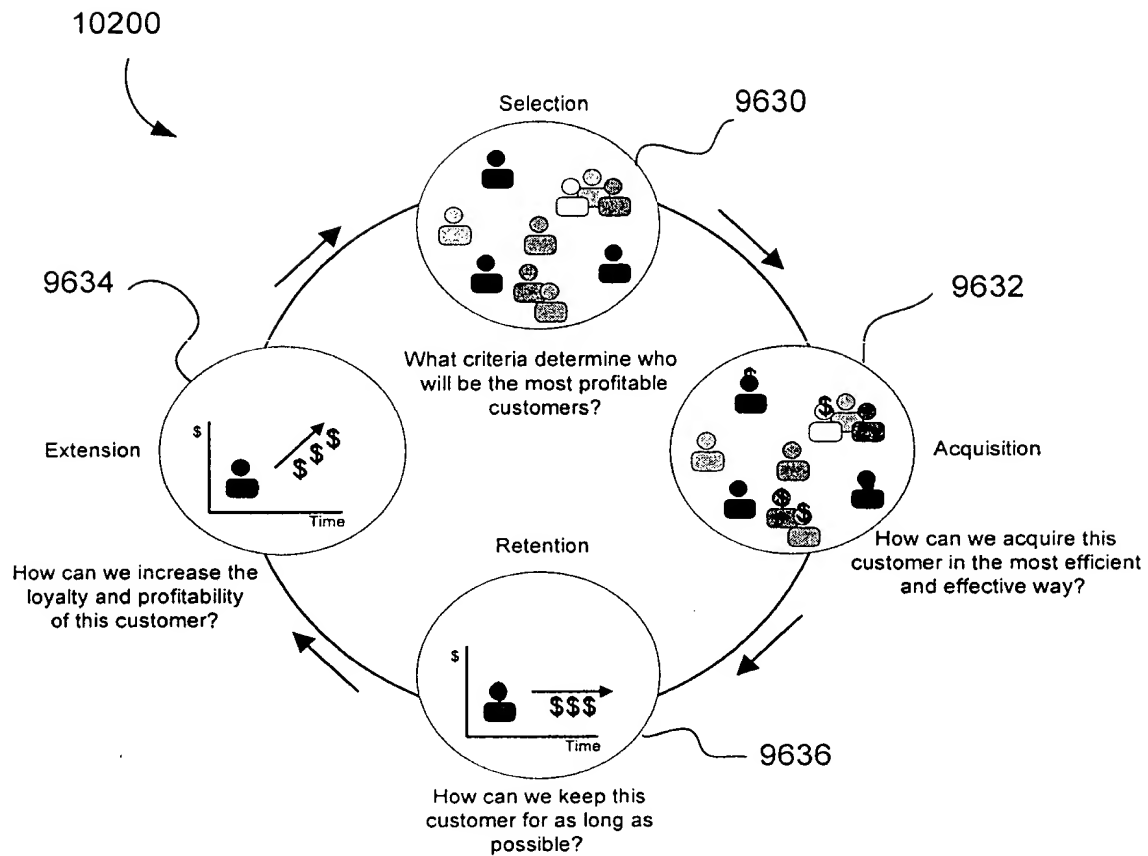
**Figure 99**



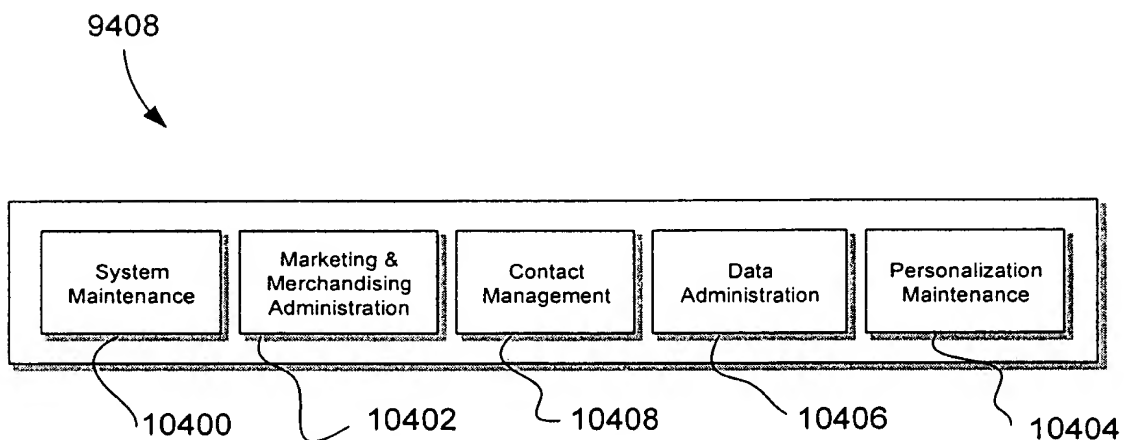
**Figure 100**



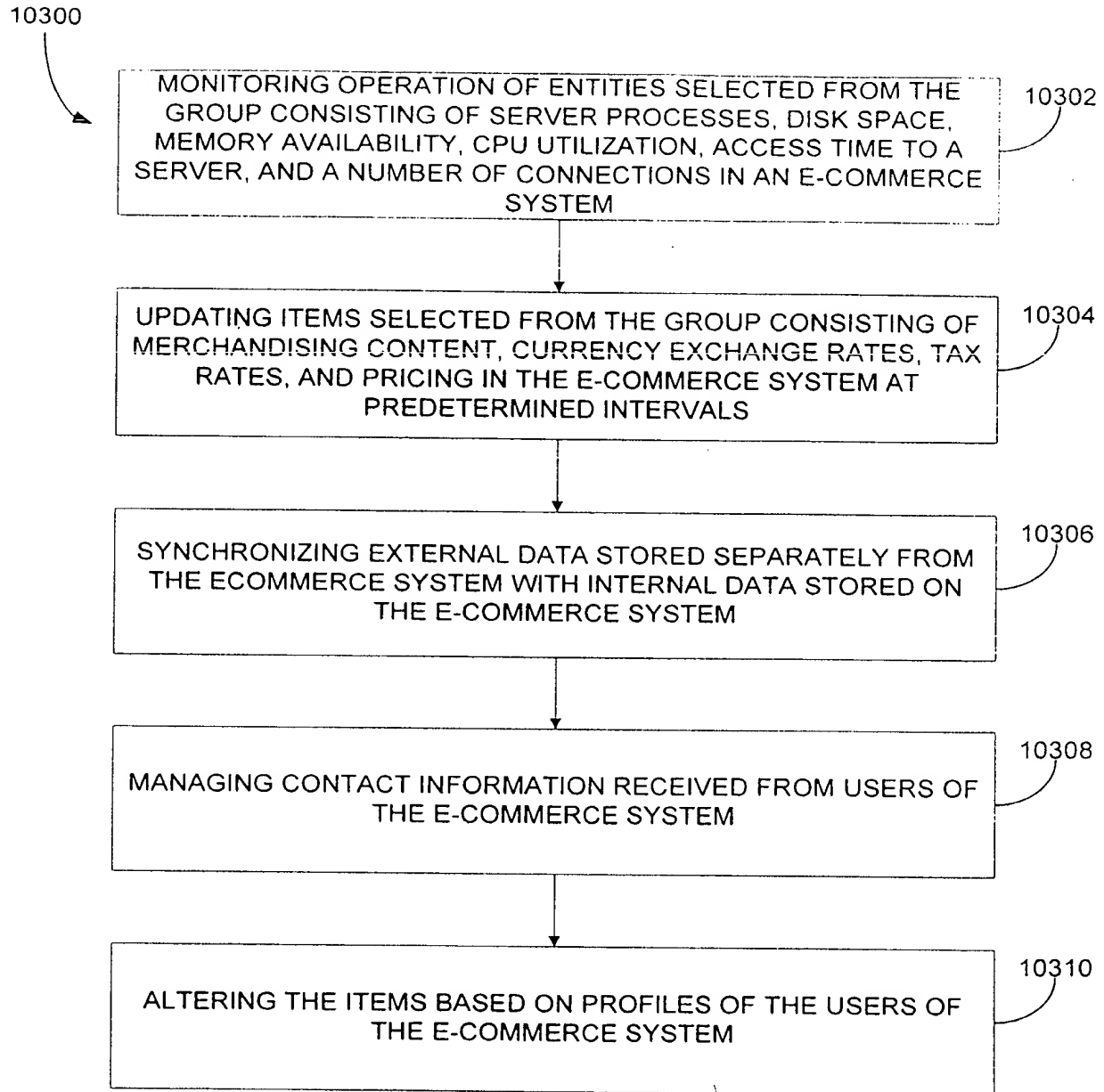
**Figure 101**



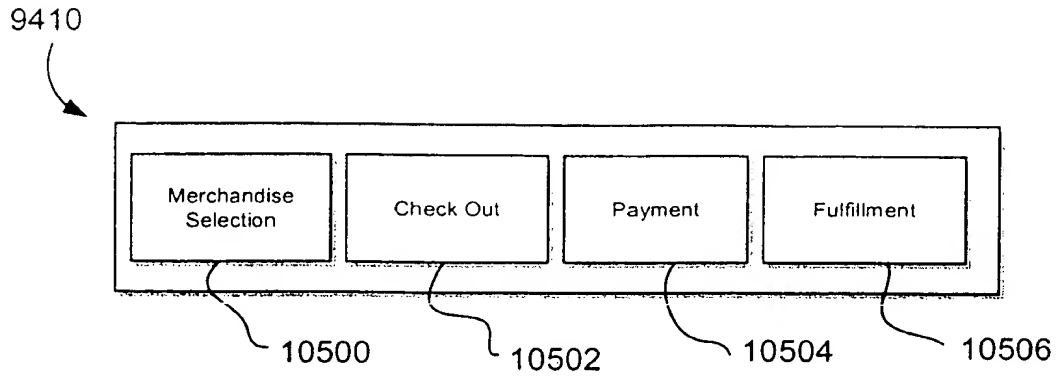
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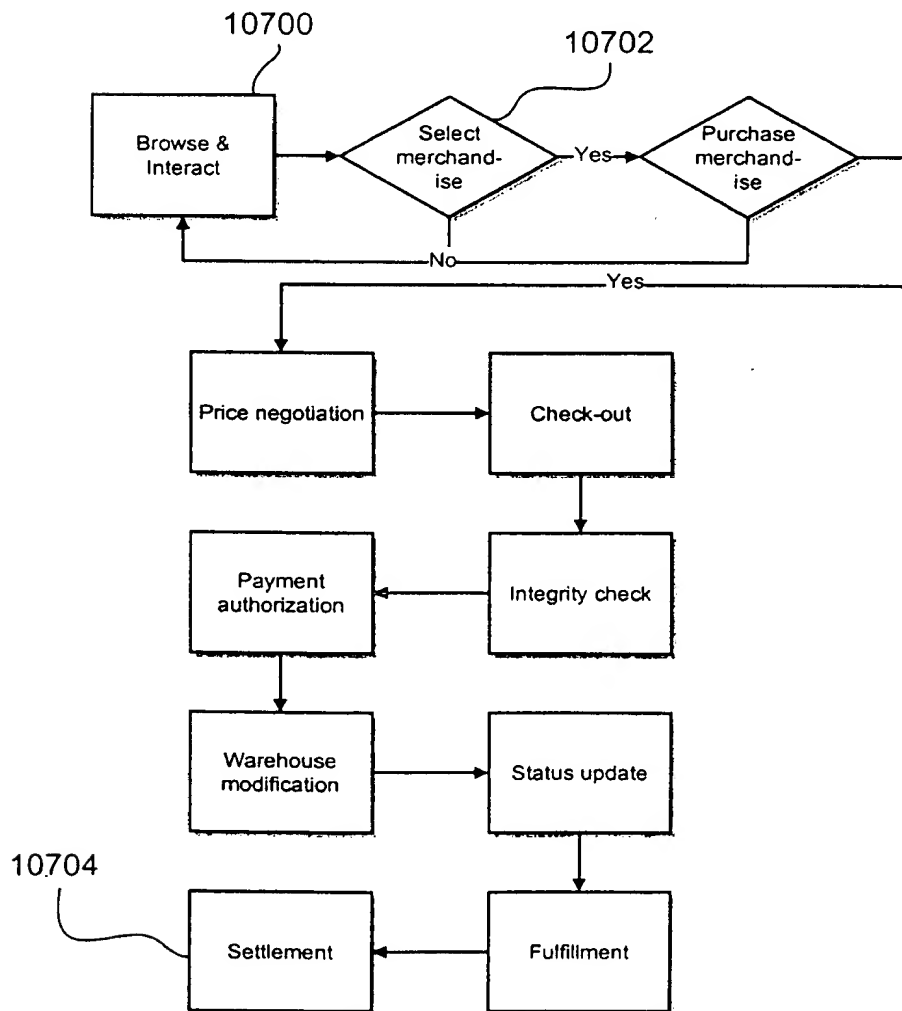
**Figure 104**



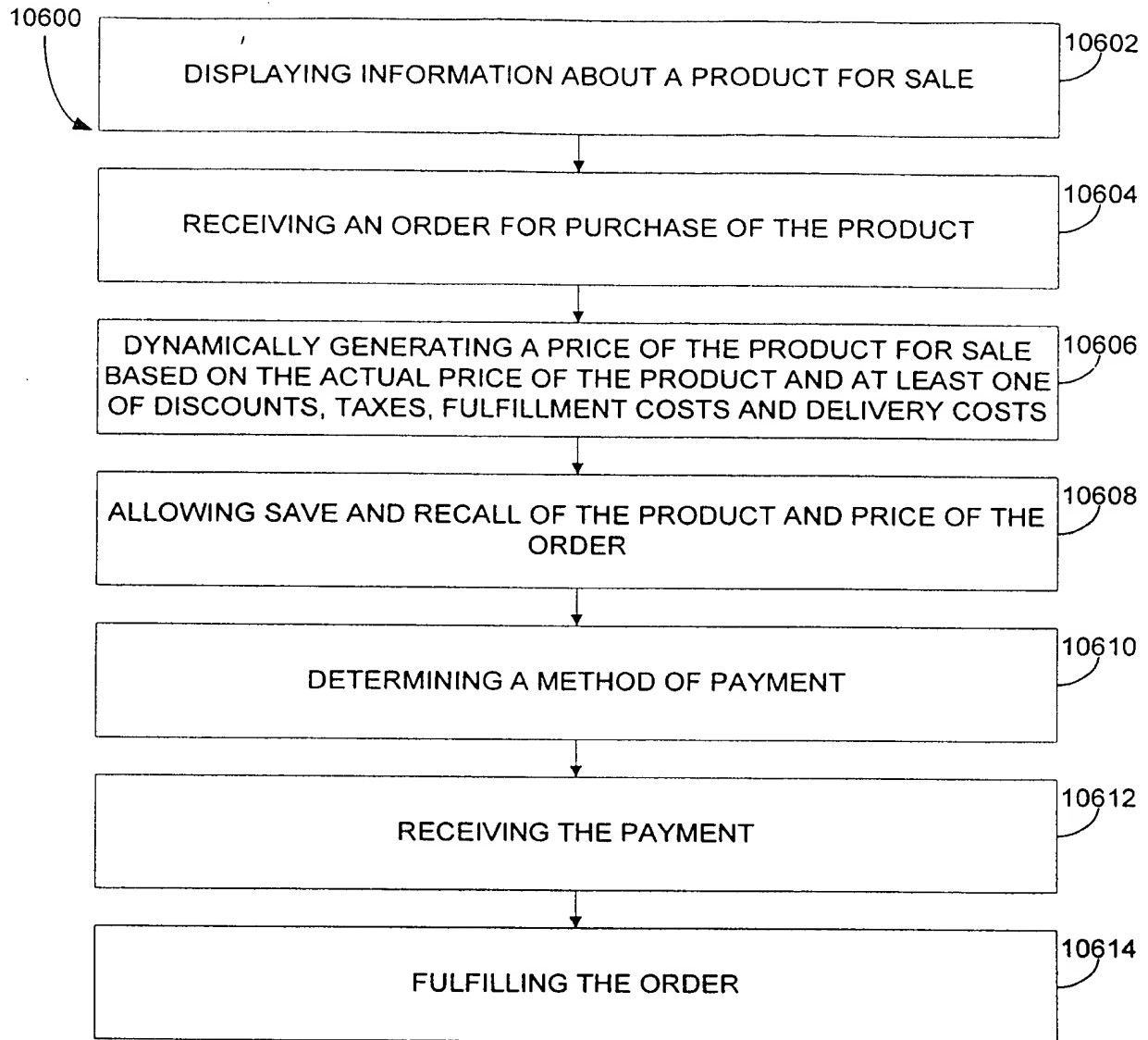
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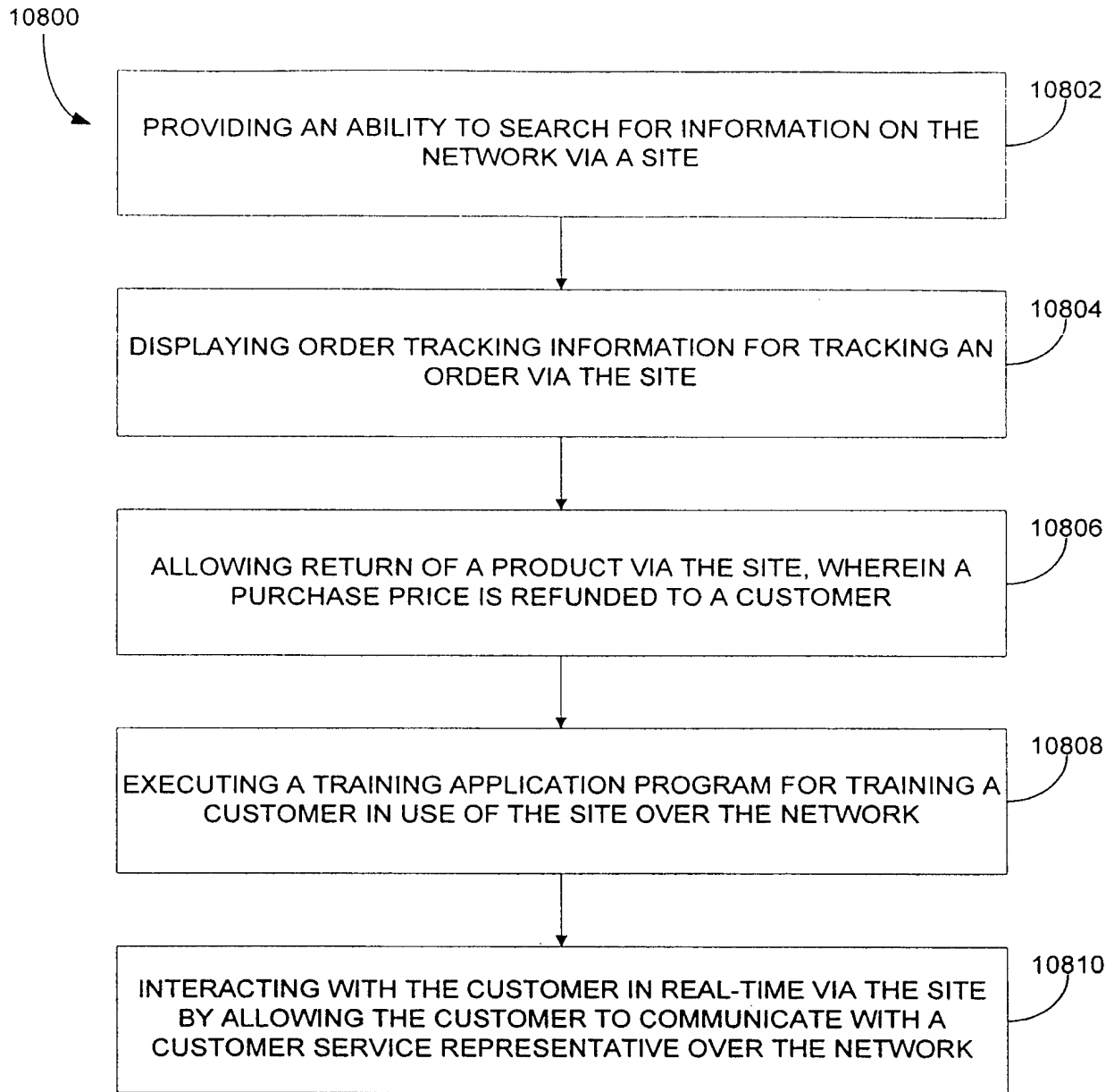
**Figure 105**



**Figure 107**

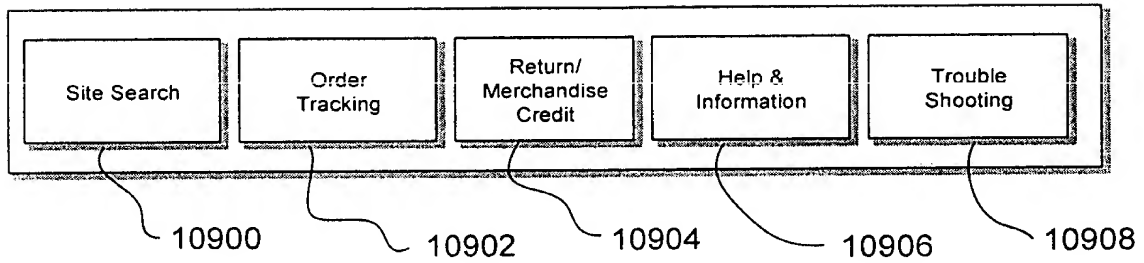


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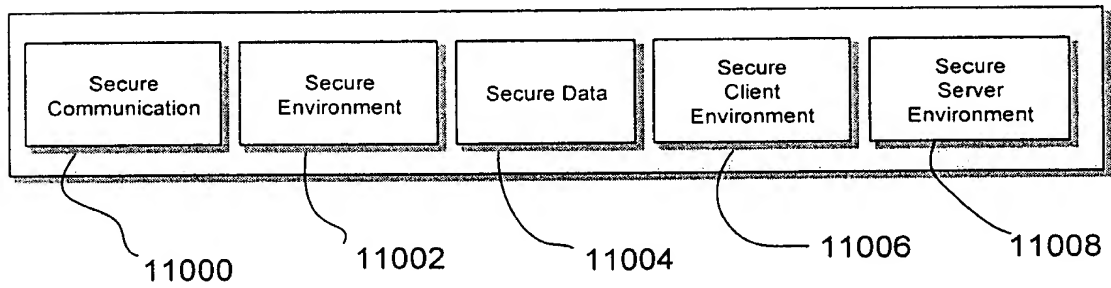
**Figure 108**

9412



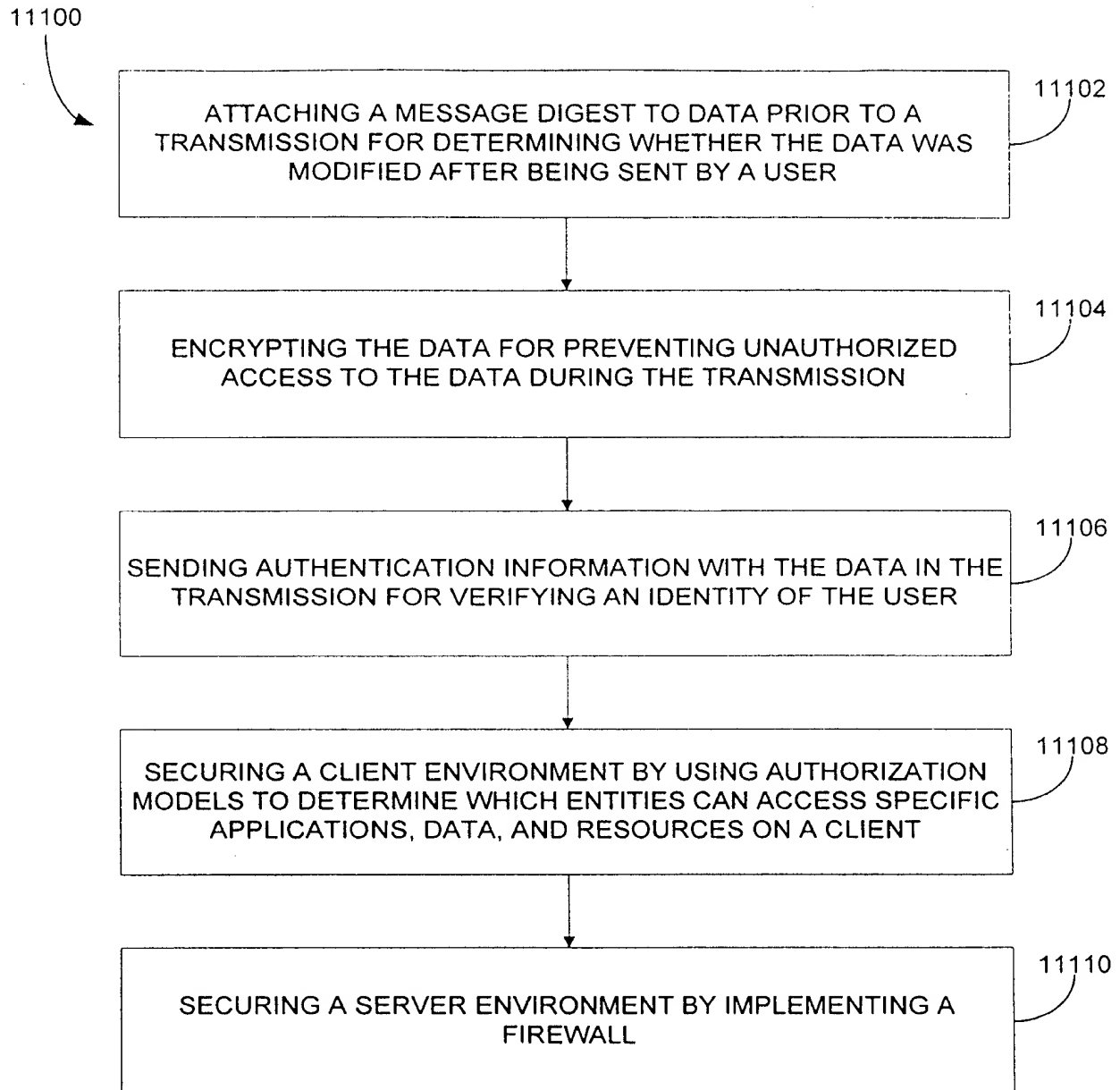
**Figure 109**

9414



**Figure 110**





**Figure 111**